‘MALAYSIA MY SECOND HOME’ (MM2H): RETIREES’ MOTIVATIONS, SATISFACTION, AND POST-SATISFACTION INTENTIONS

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THESIS SUBMITTED IN FULFILLMENT

OF THE REQUIREMENTS

FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

FACULTY OF BUSINESS AND ACCOUNTANCY

UNIVERSITY OF MALAYA

KUALA LUMPUR

2015

UNIVERSITI MALAYA
ORIGINAL LITERARY WORK DECLARATION

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Name of Degree: Doctor of Philosophy

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Field of Study: Tourism Management

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ABSTRACT

'Malaysia My Second Home' is an international retirement migration (IRM) programme aimed at attracting the lucrative retiree market to choose Malaysia as their residence. Despite the widely researched IRM studies in the Western context, limited knowledge is available on the participants' motivation, satisfaction, and post-satisfaction intentions (i.e. exit, voice, loyalty, neglect). Relationships among variables have also not been empirically established. Using the Interdependence theory as theoretical underpinning, the study combines the push-pull motivation theory, perceived performance theory, transnationalism, and exit, voice, loyalty and neglect theory. The conceptualised model - Second Home Retirement (SHR) – is developed through a two-phase sequential mixed-method: qualitative through individual in-depth interviews and quantitative with questionnaire data collection. Four stages of new scale development as proposed by Ashill and Jobber (2010), Churchill (1979), DeVellis (2003), Hinkin (1995), Malhotra (2007) and Nunnally and Bernstein (1994) were performed. The research findings provide theoretical contribution which simultaneously extend the IRM and second home tourism knowledge, and propose the application of the SHR model in extending the interpretation of the existing retirement migration framework introduced by Haas and Serow (1993). The scale development for several constructs concurrently (i.e. push and pull motivations, transnational behaviours), and the use of data triangulation are the key methodological contributions of the study. Several analytical techniques adopted, including descriptive analysis, reliability test, EFA, CFA and SEM. The qualitative findings reveal several new indicators for both push and pull motivations, which then went through a stringent new scale development process. The second stage of quantitative approach uncovers two most important push motivation dimensions which influence the retirees' overall satisfaction: 'Unfavourable political and security' and

‘Escapism’. The most important pull motivation dimensions are ‘amenities and facilities’, ‘socialisation’, and ‘people and communication’. Both push and pull motivations positively influence the retirees’ overall satisfaction. However, the destination attributes are vulnerable with the inclusion of transnational activities, performed by the international retirees in Malaysia. When the retirees are satisfied, they are likely to be loyal to the retirement destination, and unlikely to provide much feedback to the practitioners. On the contrary, when they are dissatisfied, they are likely to leave the retirement destination, by exiting the retirement program or simply act ignorantly and spend less time in the retirement destination. Second home retirement destination managers may utilise the attributes of motivations, retirees transnational behaviours, and their challenges experienced to better understand the retirees’ needs and requirements. In all, the agility of second home tourism policy makers and destination marketers to manage the conditions of the surrounding environment and to satisfy the retirees’ requirements is essential to ensure the attractiveness and success of its second home retirement programme.

ABSTRAK

'Malaysia Rumah Kedua Ku' adalah program penghijrahan persaraan antarabangsa (IRM) yang bertujuan untuk menarik pasaran pesara yang menguntungkan untuk memilih Malaysia sebagai tempat kediaman mereka. Walaupun kajian IRM secara meluas dikaji dalam konteks negara Barat, pengetahuan tentang motivasi peserta, kepuasan, dan tujuan selepas kepuasan (i.e. berhenti, bersuara, kesetiaan, pengabaian) adalah terhad. Kajian empirical juga belum menentukan hubungan antara pembolehubah-pembolehubah IRM. Kajian ini menggunakan teori saling bergantung (‘Interdependence Theory’) sebagai asas kajian dan menggabungkan teori-teori motivasi tolak-tarik (‘push-pull’), teori tanggapan prestasi (‘perceived performance’), teori ‘transnationalisme’, dan teori berhenti (‘exit’), bersuara (‘voice’), kesetiaan (‘loyalty’), pengabaian (‘neglect’). Kajian ini membentuk model - Rumah Persaraan Kedua (SHR) - melalui kaedah kajian campuran (‘mixed methods’) yang merangkumi dua fasa: fasa pertama kajian secara kualitatif melalui temuduga mendalam dan fasa kedua kajian secara kuantitatif melalui soal selidik. Empat peringkat pembangunan skala baru menurut Ashill dan Jobber (2010), Churchill (1979), DeVellis (2003), Hinkin (1995), Malhotra (2007), dan Nunnally dan Bernstein (1994) telah dijalankan. Sumbangan dari segi teori pembangunan daripada hasil kajian ini bukan sahaja dapat menambah tokok pengetahuan di bidang IRM dan pelancongan rumah kedua, ia juga mencadangkan penggunaan model SHR dalam memperluaskan tafsiran rangka kerja migrasi persaraan yang sedia ada yang diperkenalkan oleh Haas dan Serow (1993). Dari segi methodologi kajian pula, sumbangan kajian ini adalah dalam aspek pembangunan skala baru untuk beberapa konstruk secara serentak (iaitu motivasi tolak-tarik ‘push-pull’, tingkah-laku transnasional), dan dalam aspek penggunaan triangulasi data. Kajian ini menggunakan beberapa teknik analisis yang merankumi analisis deskriptif, ujian reliabiliti, EFA, CFA,

dan SEM. Penemuan daripada kaedah kualitatif dalam fasa pertama telak memberikan beberapa petunjuk baru untuk kedua-dua motivasi tolak (‘push’) dan tarik (‘pull’), yang kemudiannya diuji dalam proses pembangunan skala baru yang dijalankan secara rapi. Kaedah kuantitatif dalam fasa kedua telah menemukan dua dimensi terpenting motivasi tolak (‘push’) yang mempengaruhi kepuasan keseluruhan pesara iaitu ‘Politik dan keselamatan yang tidak memuaskan’ dan ‘Escapsim’. Dimensi yang paling penting untuk motivasi tarik (‘pull’) pula adalah ‘ameniti dan faciliti, ‘sosialisasi’, dan ‘orang dan komunikasi’. Kedua-dua motivasi tolak (‘push’) dan tarik (‘pull’) mempengaruhi kepuasan keseluruhan pesara secara positif. Walau bagaimanapun, pengaruh-pengaruh ciri-ciri destinasi didapati terjejas apabila aktiviti ‘transnational’ dilakukan oleh pesara antarabangsa di Malaysia. Apabila pesara berpuas hati, mereka cenderung untuk menjadi setia kepada destinasi persaraan tetapi tidak memberi sebarang maklum balas. Sebaliknya, apabila mereka tidak berpuas hati, mereka cenderung untuk meninggalkan destinasi persaraan (iaitu meninggalkan program persaraan) atau hanya bertindak tidak peduli dan menghabiskan hanya sedikit masa di destinasi persaraan. Pengurus destinasi rumah persaraan kedua boleh menggunakan ciri-ciri motivasi, tingkah-laku transnasional pesara, dan cabaran yang mereka hadapi untuk lebih memahami keperluan dan kehendak para pesara antarabangsa. Secara keseluruhannya, kecekapan pembuat dasar dan pemasar destinasi pelancongan rumah kedua di dalam menguruskan kondisi-kondisi sekeliling bagi program rumah kedua dan di dalam memenuhi keperluan pesara antarabangsa adalah amat penting untuk memastikan daya tarikan dan kejayaan program rumah persaraan kedua.

ACKNOWLEDGEMENTS

It is appropriate for me to begin this report with an acknowledgement to those who have provided their extra ordinary contributions into this research project.

First of all, I would like to express my utmost gratitude to my supervisor, Professor Ghazali Musa, who had coached and provided me numerous great opinions throughout the whole duration of this research project. His motivation, guidance, and patience for me were consistent whenever there were obstacles and challenges aroused in this project and paper publication exercise.

Secondly, I would like to appreciate Professor Jane Klobas, Dr Azni Zarina Taha, Mr Mozard Mohtar, Dr James Gaskin, Dr Muzamil, Dato' Peter, Ms Thinaranjeney, and Ms Shobena, for their well-defined thoughts, guidance, and ideas on making my thesis as a complete and meaningful piece of work as possible; both academically and practically. My appreciation is also extended to Professor Michael Hall, Professor Jamie Murphy, and Dr Edward Wong for their constructive criticism in my article publication exercise.

I am greatly indebted to Ms Siti Nani and Ms Siti Afeefah of the MM2H Centre, the MM2H Agents Association Committee members, Mr Jiro Toyoda, Ms Jacqueline Pereira, Dr Awangku Hassanal Bahar, Dr James Alin, Ms Toh Pei Sung, Yasuhiko Sakamoto-san, Mr Stephan van Litsenborg, and all the MM2H participants, for their contribution in forming and distributing the study questionnaires, and connecting me with the relevant stakeholders to further expand my data collection opportunities. Without their support, I would not have been able to collect such a good samples in this study. Special thanks also go out to the group of UM-GSB staff as well.

Not forgetting, I wish to convey a big thank you to my family; particularly my parents and my wife, for their support and patience. Without their love, support, understanding, and encouragement, this PhD work would not be completed as it is.

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

LIST OF SYMBOLS AND ABBREVIATIONS

Abbreviations	
AF	Amenities and Facilities
AGFI	Adjusted Goodness-of-fit Index
AVE	Average Variance Extracted
BE	Being Active
CE	Cost and Economics
CEX	Cultural Exchange
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CMIN/DF	Normed Chi-square
CR	Composite Reliability
CVI	Content Validity Index
CVR	Content Validity Ratio
EFA	Exploratory Factor Analysis
EN	Conducive Environment
ES	Escapism
EX	Exit
FI	Financial Transaction
GFI	Goodness-of-fit Index
GLS	Generalised Least Squares
HI	Health Improvement
IRM	International Retirement Migration
KMO	Kaiser-Myer-Olkin
LL	Leisure Lifestyle

LO	Loyalty
MCAR	Missing Completely at Random
MI	Modification Indices
ML	Maximum Likelihood
MLE	Maximum Likelihood Estimation
MM2H	Malaysia My Second Home
MVA	Missing Value Analysis
NE	Neglect
ORD	Overseas Retirement Dream
OVS	Overall Satisfaction
PAF	Principal Axis Factoring
PC	People and Communication
PCA	Principal Components Analysis
PCLOSE	*p* of Close Fit
POE	Prior Overseas Experiences
PSI	Post-Satisfaction Intentions
PULL-M	Pull Motivations
PUSH-M	Push Motivations
RMSEA	Root Mean Square Error of Approximation
RO	Research Objective
RQ	Research Question
SHR	Second Home Retirement
SC	Communication with Family and Friends
SEM	Structural Equation Modelling
SMC	Squared Multiple Correlations
SO	Socialisation

TB	Transnational Behaviours
TCL	Travel Career Ladder
TLI	Tucker-Lewis Index
UPS	Unfavourable Political and Security
USA	United States of America
VIF	Variance Inflating Factor
VO	Voice

Symbols	
±	Plus or minus
<	Less than
>	More than
≥	Equals or more than
P	Probability level
=	Equals
χ^2	Chi-square
Df	degrees of freedom
μ	Mean
B	Beta

LIST OF APPENDICES

CHAPTER 1: INTRODUCTION

1.1 Introduction

Retirement planning is among the major decisions made during the adult years (Schiamberg & McKinney, 2003). Retirement home scheme, international second home, long stay tourism, and international retirement migration are among the terminologies familiar to those who intend to move to other countries after retirement. International retirement migration (IRM) is a new form of international human mobility which entails the movement of elderly people in their later lives to places offering more favourable characteristics for better life quality (Balkir & Kirkulak, 2007). Four main factors that contribute to the overall growth of the IRM are increase in life longevity (Balkir & Kirkulak, 2007; Palmore et al., 1985; Quinn & Burkhauser, 1990), decline in retirement age (Gendell, 2001), increase in wealth (Balkir & Kirkulak, 2007), and change in the patterns of lifetime mobility (Balkir & Kirkulak, 2007). The notion behind IRM is explained by decisions made by people who intend to move when it is time to leave the job market.

Population ageing remains a major concern to the European Union (EU) member states (European Commission, 2003). According to Tomassini and Lamura (2009), while the Western and Northern Europe started to show the sign of ageing population even before 1950, significant increase in ageing population can be observed in Southern Europe in the past 50 years. This is mainly due to the decline in fertility and the increase in life expectancy, particularly in Italy and Spain. In fact, Southern Europe is becoming one of the world's oldest population regions, alongside Japan (Tomassini & Lamura, 2009). According to Wong and Palloni (2009), higher number of ageing citizens will be seen in Mexico, Latin America and the Caribbean regions in the coming decades, resulting from the fertility decline. The ageing process is expected to accelerate

from 2030 onwards, particularly in the Latin America and the Caribbean regions (Wong & Palloni, 2009).

East Asian nations are among the major countries in Asia that experience ageing population. Japan, having the oldest population numbers in the world since 2005 will maintain its position in the coming decades since the nation continues to age rapidly (Ogawa et al., 2009). China, the world's largest population (1.3 billion), also experiences a demographic transition towards ageing, mainly the results of the government's one-child policy. The policy eventually has accelerated the drop in child-birth since 1970, while at the same time, the life expectancy increases, with the continuous improvement in health services. As a result, unparalleled population ageing issues arise in first half of the 21st Century (Chen & Liu, 2009). Poston and Davis (2009) also reported a similar ageing phenomenon in the Korean Peninsula (both South and North Korea) since 1960s.

The retirees will be a lucrative market as the global population of those over 60 years is estimated to increase from 841 million in 2013 to 2 billion by 2050 (United Nations, Department of Economic and Social Affairs, Population Division, 2013, p. 6). This is equivalent to 21 per cent of total world population. In particular, the ratio of population aged 65 and above in the world's less developed regions is forecasted to triple from 5 per cent in 2000 to 15 per cent in 2050. It is projected by 2030 to 2050, at least 33 countries will have between 2 to 10 million people age 60 years or older (United Nations, 2007). This includes the United States of America, China, Spain, Germany, Italy, and Russia (Powell, 2010; United Nations, 2007). United Nations (2007) even reported that 5 countries are expected to have more than 50 million people age 60 years or older by 2050: China (437 million), India (324 million), the United States of America (107 million), Indonesia (70 million), and Brazil (58 million). Among the impacts of ageing population on society, particularly in the developed and

developing nations is the increase in financial pressure on the social security system, which eventually will be passed on to their younger citizens, making it ever increasingly expensive to live. As a result, the demand for international migration will increase, in search for a more affordable living environment.

In Malaysia, the 'Silver Hair' programme was introduced in 1996 to promote Malaysia as a destination choice for foreigners and pensioners, who wish to retire in the country (Ho & Teik, 2008). This retirement scheme's intention was to encourage foreign senior citizens to invest in properties in Malaysia. The programme was later revamped in 2002 and known as the 'Malaysia My Second Home' (MM2H). With the introduction of the MM2H programme, the government made the migration policy more liberal, by allowing any foreigner who meets the criteria to participate in the programme. A key difference between MM2H and 'Silver Hair' programme is the minimum age abolishment observing to the fact that early retirement is also common among the young elderly cohort (Gendell & Siegel, 1992; Gibler, et al., 2009; Rodriguez et al., 2004; Schiamberg & McKinney, 2003; Warnes, 2009) and expected in some of the retirement migration studies in the western world (Bradley & Longino, 2009). With the removal of age limit, MM2H attracts both retirees and non-retirees, thus, promoting not only the retirement tourism but also other migration forms such as for investments, health and education.

Malaysia offers incentives by allowing MM2H participants to buy any number of residential houses at minimum prices established for foreigners by different states and to purchase a duty free locally assembled vehicle. To further enhance the attractiveness of the MM2H programme, the government has recently allowed MM2H participants aged 50 years and above to work part-time (up to 20 hours a week). In addition, MM2H participants are allowed to invest or engage in businesses in approved sectors (Ministry of Tourism Malaysia, 2009). There are two ways where the interested

foreign retirees can apply for the MM2H. These are either directly to the MM2H One Stop centre or through any of the licensed MM2H agents.

As MM2H deals with international retirees, it best suits the International Retirement Migration (IRM) framework. Though IRM is widely studied in the Western context, limited knowledge is available on the participants' motivation, satisfaction, and post-satisfaction intentions. Relationships among variables have also not been empirically established. The following section discusses the theoretical background of this research.

1.2 Theoretical Background

A review of literature reveals some key concepts and issues in International Retirement Migration (IRM) research. Most discussions are from the gerontology perspective while discussions on tourism and retirement destination marketing are rather scarce. Literatures in gerontology mostly adopt the theory of push and pull motivations to explain the reason for retirees' foreign migration. Retirement migration researchers generally agree that people decide and reside in a specific retirement destination with different push and pull motivational factors (Balkir & Kirkulak, 2007; Casado-Dıaz et al., 2004; Cuba & Longino, 1991; Gibler et al., 2009; Haas & Serow, 1993; King et al., 1998; Longino et al., 1991; Meyer, 1987; Rodriguez et al., 1998, 2004; Rogers, 1990; Serow, 1987; Stimson & McCrea, 2004; Wiseman, 1980). Similar agreement can be found through the views of tourism researchers such as Crompton (1979), Dann (1981), Iso-Ahola (1982), Kim & Lee (2002), Kozak (2002b), Mansfeld (1992), Oh et al. (1995), Uysal & Jurowski (1994), and Yoon & Uysal (2005). Thus, the role of tourism has also been discussed in previous retirement migration literatures (e.g. Balkir & Kirkulak, 2007; Casado-Diaz, 2006; Claudia, 2009; Cuba, 1989; Ono, 2008; Rodriguez et al., 1998; Rodriguez et al., 2004).

Push and pull motivation theory suggests that people are pushed by their internal or emotional desires to make a decision (in this case, either to retire or travel) while at the same time, the existence of external or tangible factors pull them towards a specific retirement or travel destination. Both push and pull forces could be independent or interdependent at times or in specific situations.

Push factors trigger the decision to travel among travellers (Crompton, 1979; Goossens, 2000; Kozak, 2002b). In the tourism context, it drives people to take a vacation and leave their existing daily environment (Klenosky, 2002). Generally, push factors cover basic and socio-psychological concerns such as relaxation, escapism, adventure, closeness with family and friends, sports, and appreciating physical and natural resources. On the other hand, pull factors are external attributes derived from the attractiveness of a destination. The factors create desire among travellers to visit a particular destination (Baloglu & Uysal, 1996; Iso-Ahola, 1982). They also provide a competitive edge to a specific destination, attracting individuals to select the destination over its rivals (Klenosky, 2002). Among the pull factors of a destination are low or affordable cost, weather, culture, food, people, historical attractions, natural environment, and physical attractions such as skyscrapers and architectures.

The motivation analysis is particularly useful to further understand the travelers' travel patterns, behaviour, and selection (Mansfeld, 1992). It offers tourism stakeholders an in-depth understanding of travellers' expectations, requirements, and objectives when deciding to travel. The assertiveness of the travellers' motives in decision making and destination selection attributes (Yoon & Uysal, 2005) is essential for the tourism operators in meeting the expectations and requirements of the travellers. The degree of matching the pull with the push factors will enhance the likelihood of travellers choosing a particular destination to travel or retire to, particularly when two or more retirement destinations are having a comparable attraction and amenities factor.

Therefore, the framework of push and pull motivation theory is applied in this study to understand the reasons behind the retirees decision and choice of a foreign land to retire to.

Previous tourism literatures suggest that travellers' satisfaction is closely related to their motivations (Battour, Battor, & Mohd Ismail, 2012; Fang et al., 2008; Fielding et al., 1992; Mannell & Iso-Ahola, 1987; Dunn Ross & Iso-Ahola, 1991; Yoon & Uysal, 2005). As travellers are motivated by a different set of push and pull factors, a combination of the factors is then expected to influence the travel destination experience at different levels (Yoon & Uysal, 2005). Therefore, though the positive relationship can be expected between push and pull travel motivation and satisfaction, this is not always the case. Yoon and Uysal (2005) found a negative relationship between pull motivations and traveller satisfaction.

Satisfaction is an important element in most marketing and tourism researches. Though studies of IRM have been numerous in Europe and America, the element of satisfaction has been given less attention, with the exception of studies by Balkir and Kirkulak (2007), Casado-Diaz (2006), Karn (1977), and Sunil and Rojas (2005). Thus, little information can be obtained in reference to IRM satisfaction. To market a destination successfully, Devesa et al. (2010), Yoon and Uysal (2005), and Žabkar et al. (2010) suggest that marketers need to put high emphasis on tourist satisfaction. The satisfaction is also an important element to determine destination choice, consumptions of products and services, and repeat visits (Metin & Mike, 2000). When tourists are satisfied with a particular destination, it is believed that the destination meets the tourists' needs (Fang et al., 2008). Thus, in order to broaden the understanding of the retirees' satisfaction in the study, the researcher also refers to the tourist satisfaction concept.

Another important aspect that will be examined in this study is transnational behaviour. It refers to the lifestyle patterns and activities of living in two or more different countries. It generally involves the exchanges of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts in the retirees' country of residence. Despite its being much studied in the general migration literatures, transnational behaviour receives little attention in the IRM and tourism studies. Travellers would normally have transnational behaviours when travelling overseas. Among examples of transnational behaviour are contacting their family member via telephone, email, skype, and/or social media platforms, sending postcards or parcels back home, information exchange with other parties overseas, moving from one country to another, and others. In migration studies, the term 'transnational migration' is rather general and is always debatable. Dahinden (2010) suggested that there are two different theoretical orientations: (1) focus on migrants residing in the host countries, (2) focus on the continuous movement of the migrants though it may be carried out in a different manner. Transnational behaviour is not limited only to movement of people in different geographic regions, but also information, products, properties and capital; such as money (Aguilera, 2004; Alarcon, 1995; de Haas & Fokkema, 2011; Massey & Parrado, 1994; Roberts, Reanne, & Lozano-Ascencio, 1999; Schiller, Basch, & Blanc-Szanton, 1992). The intensity of transnational behaviours is further escalated by the advancement of technology (de Haas and Fokkema, 2011), communications and transport (de Haas 2005; Portes, 1999; Vertovec, 2004), and ease of travelling overseas (Portes, 1999; Vertovec, 2004).

Portes, Guarnizo, and Landolt (1999) suggested that transnational activities can facilitate successful adaptation of migrants at the host destination while Vertovec (2004) reported that the migrants' experiences in the host country depending much on the degree of transnational activities. The migrants' daily social life interaction and

satisfaction at the host destination (Crimmins & Ingegneri, 1990; Clark & Wolf, 1992; Soltero & Saravia, 2000) may be altered by an accumulation of transnational activities (Shain, 1999; Levitt, 2001). By this justification, the researcher proposed that 'transnational behaviour' has a moderating effect on the retirement experience of international retirees in a second home retirement destination.

There is significant relationship between destination attributes with overall tourist satisfaction and destination loyalty (e.g. Alegre & Cladera, 2006; Baker & Crompton, 2000; Battour et al., 2012; Chen & Chen, 2010; Chi & Qu, 2008; Del Bosque & Martin, 2008; Fang et al., 2008; Um et al., 2006; Kozak & Rimmington, 2000; Yoon & Uysal, 2005). The reports also indicate that overall satisfaction mediates the relationship between motivations and loyalty. However, this relationship is yet to be tested in the IRM context, where this study attempts to investigate the relationship between the retirees' overall satisfaction and their post-satisfaction intentions, where loyalty is one of its components. Other than Loyalty as dependent variable, Rusbult et al. (1988) also proposes three other dimensions which are Exit, Voice, and Neglect. The relationship between satisfaction and post-satisfaction responses has been investigated in human resource studies especially in relation to job satisfaction. However, this relationship is scarcely examined in tourism studies, except for the relationship between satisfaction and loyalty.

Next, the background of the study will be discussed, followed by problem statements that are tailored to address the research gaps discussed above.

1.3 Background of the Study

The ageing population increases financial pressure on the social security system, particularly in the developed and developing nations. This eventually will burden the younger citizens, making it an expensive place to stay and retire. For example,

Singaporean retirees and families are shifting to the border city of Johor Bahru in Malaysia due to increasing living cost in the Singapore metropolis (Ormond, 2014). Singaporean citizens sending their parents over to the Southern Malaysian state to retire spurs the retirement home business in Johor Bahru. The demand for international migration will continue to increase as the number of retirees increases (Toyota et al., 2006). Retiring away from one's country of origin has indeed become a phenomenon among the rich and the middle class of the world (Ching, 2009), though not frequently proven (Breuer, 2005). Retirees may opt to relocate to various parts of the world, preferring to spend their post retirement life in developing countries that offer better life quality and cheaper health care system. Various developing countries are currently competing to attract wealthy retirees by providing relaxed migration policies, allowing ownership of properties and providing investment opportunities. Southeast Asian countries such as Thailand and Malaysia have received an influx of foreign retirees since the late 1990s (Chee, 2007). Thus, the overseas retirement scheme is no longer alien in Malaysia.

Both Malaysia and Thailand are among the world's top 10 overseas retirement destinations (International Living, 2012; Shelter Offshore, 2009; thaiintelligentnews, 2012). Neighbouring countries such as the Philippines and Vietnam are also competing with other countries to attract foreign retirees (thaiintelligentnews, 2012). Goh (2008) reported that the second home tourism will have great potential growth globally, due to the increasing ageing population by 2050. Thus, the demand for a second home will escalate. Nevertheless, long stay tourism or second home programmes are still considered an infant industry in Malaysia. To ensure the success and growth of the industry, it is vital to put in place a better planning and development programme. Hence, this paper is timely because there is an urgent need to explore the motivations and other pertinent issues related to MM2H from the participants' own perspective.

Further investigation may examine the economic impact and positioning of the second home tourism in the realm of international business.

The MM2H programme in Malaysia offers unique quality-living options for financially independent foreign retirees to pursue a retirement lifestyle abroad (Ho & Teik, 2008). In fact, the nature of the programme made Malaysia the top destination choice for global retirement (thaiintelligentnews, 2012). The objective of attracting retirees from the higher-income nations to spend their retirement age in Malaysia eventually develops to attracting 'quality foreigners' to support economic growth (Yoong, 2012). Despite the growing number of MM2H participants over the years, little data are available on the actual programme's economic benefit. Currently, the programme's success is mainly measured by the Ministry by the increase in the participants' approved numbers (Yoong, 2012).

Malaysia enjoys one of the highest living standards in Asia, while maintaining its low costs for goods and services, particularly in health care (International Living, 2012). This makes the country accessible to people from both the developed and under-developed countries (Ching, 2009). To date, there are many foreigners who make their homes in Malaysia: Chinese, Bangladeshis, Japanese, European, Singaporean, Indians, Middle Easterners, Taiwanese, Indonesians, Iranians, and Pakistanis. Table 1.1 presents the latest 2002-2013 participating countries and their rankings in MM2H programme.

Table 1.1: Top Participating Countries in MM2H Scheme by Year

No	COUNTRY OF NATIONALITY	YEAR												TOTAL	SHARE (%)
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013 (May)		
1	People's Republic of China	241	521	468	502	242	90	120	114	154	405	731	367	3,955	18.3
2	Japan	49	99	42	87	157	198	210	169	195	423	816	286	2,731	12.6
3	People's Republic of Bangladesh	0	32	204	852	341	149	68	86	74	276	388	81	2,551	11.8
4	United Kingdom of Great Britain and Northern Ireland	108	159	210	199	209	240	208	162	141	153	125	52	1,966	9.1
5	Islamic Republic of Iran	0	2	8	7	9	59	227	212	227	286	201	15	1,253	5.8
6	Republic of Singapore	96	143	91	62	94	58	48	61	73	78	83	57	944	4.4
7	Taiwan	38	95	140	186	63	31	16	36	49	70	85	44	853	3.9
8	Islamic Republic of Pakistan	9	55	82	104	36	31	65	103	77	136	100	20	818	3.8
9	Republic of Korea	5	12	66	60	65	152	86	54	49	64	83	36	732	3.4
10	Republic of India	45	123	118	80	51	46	32	35	51	50	56	17	704	3.3
	Others	227	404	488	476	462	449	432	546	409	446	559	225	5,123	23.6
TOTAL		818	1,645	1,917	2,615	1,729	1,503	1,512	1,578	1,499	2,387	3,227	1,200	21,630	100.0

Source: Ministry of Tourism Malaysia (2013)

Wo (2008) stated that an average couple who moved to Malaysia under the MM2H programme spend about RM 120,000 annually on living expenses. The MM2H programme has spillover effects on other related sectors such as tourism, finance, education, healthcare and real estate (Economic Review, 2013; Wong & Musa, 2014a, 2014b). The MM2H participants are likely to make capital investments that will boost the Malaysian economy.

Noticing the surge of this lucrative international retirement market, the destination marketers need to understand more about the international retirees' motives and satisfaction to tailor their marketing strategies effectively. This justifies the need of the present study to investigate MM2H participants' motivations, overall satisfactions and post-satisfaction intentions. The next section discusses problem statements of this research.

1.4 Problem Statements

To date, researches on retirement migration are mainly from the perspective of the Western world and minimal knowledge is available from the Asian destinations, in

particularly Malaysia. There remained limited literatures examining the perceptions of the MM2H participants in Malaysia, with the exception of Abdul-Aziz, Loh, and Jaafar (2014), Ono (2008), and Wong and Musa (2014a and 2014b). Thus, this study attempts to broaden the understanding of international retirees' motivation to migrate overseas through MM2H participants.

Most of the international retirement migration or second home studies in the western context emphasise on the pull motivations which may provide the answer to why the retirees would choose a specific destination to retire. However, pull motivators themselves may not be sufficient to drive the retirees to make the risky decision of retiring overseas. As a decision on retirement migration and retirement destination could have been done simultaneously (De Jong, 1999; Haas & Serow, 1993), certain determinants may act as both push and pull motivators to the retirees. Therefore, this study will further broaden the understanding of these push and pull motivators among the MM2H participants.

To date, there are more than 21,500 foreigners (Ministry of Tourism Malaysia, 2013) who make their homes in Malaysia. It is important to note that the statistics presented by the Ministry do not take into account of those who have left the programme. Thus, the actual number of the remaining participants is generally unknown. As shown in Table 1.1, the top 5 participants are from China, Japan, Bangladesh, UK and Iran. Even though positive growth can be seen among the Asian participants, the growth of its European counterparts is of concern in the past few years (refer Table 1.2). European participants may be facing certain challenges that deter the market segment growth.

The retirees' retirement destination decisions are expectedly driven by different push and pull factors, and during the stay in the country, they may have different levels and standards of satisfaction. In the causal relationship study between the push and pull

motivations and satisfaction, Uysal and Yoon (2005) adopted the concept of overall satisfaction. Besides, in measuring satisfaction, most IRM studies emphasise on determining a simple overall satisfaction level, using just one or two items (e.g. Balkir & Kirkulak, 2007; Casado-Diaz, 2006; Karn, 1977; Sunil & Rojas, 2005). This study explores among others the challenges and participants' overall satisfaction, bearing in mind that negative word-of-mouth could easily spread around and affect the potential market growth of the MM2H programme.

Table 1.2: Top Participating Region by Year

REGION	YEAR												Total	Share (%)
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013 (May)		
Asia	596	1,316	1,483	2,163	1,244	992	1,022	1,043	1,052	1,926	2,728	1,001	16,566	76.6
Europe	135	235	282	285	302	354	323	324	260	281	270	115	3,166	14.6
Americas	46	48	91	76	99	86	73	103	86	73	83	32	896	4.1
The Pacific (Oceania)	20	17	29	46	65	54	49	69	66	81	100	49	645	3.0
Africa	1	7	11	17	19	17	45	39	35	26	46	3	266	1.2
Others	20	22	21	28	0	0	0	0	0	0	0	0	91	0.5
TOTAL	818	1,645	1,917	2,615	1,729	1,503	1,512	1,578	1,499	2,387	3,227	1,200	21,630	100.0

Source: Ministry of Tourism Malaysia (2013)

The existing IRM or tourism studies do not emphasise on studying the transnational behaviour of the retirees or tourists. The incorporation of transnational behaviour into the investigation of retirees' motivations and overall satisfactions has not been given much attention. Transnational behaviours portray unique activities among the retirees at the retirement destination, which are expected to have effects on the retirees' perceptions while living overseas. This study attempts to extend the research line on the transnational behaviour moderating effect in the relationship between retirees' motivations and overall satisfactions.

Knowing the importance of loyalty in strengthening repeat purchase and positive word-of-mouth, the study on loyalty within the IRM context is essential for the national tourism board to plan and implement strategic decisions in promoting the second home scheme. From human resource literatures, the satisfaction constructs have a direct

relationship with four distinct post-satisfaction responses: exit, voice, loyalty, and neglect. On the other hand, there is lack of research in either IRM or tourism studies that investigates the relationship between the overall satisfaction and the post-satisfaction intentions simultaneously. Thus, this study extends the IRM research line to include the measurement of post-satisfaction intentions (Exit, Voice, Loyalty, and Neglect) and their relationship with the overall satisfaction.

Based on the theoretical background of this research, the operational definitions of the key constructs are as follows:

Push Motivations: Internal factors that drive the retirees to travel or live away from their country of residence.

Pull Motivations: External attributes that attract and pull the retirees to retire in a particular retirement destination overseas.

Satisfaction: The result of the interaction between the retirees' experience and the community at the retirement destination.

Post-Satisfaction Intentions: Possible reaction or intentions of the retirees upon determining satisfaction level.

Transnational Behaviours: Lifestyle patterns and activities of living in two or more different countries. They generally involve the exchange of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts in the retirees' country of residence.

This study adopts mixed method in two stages to examine the constructs mentioned earlier. In-depth interview with MM2H participants in the first stage is expected to generate relevant push and pull motivations and transnational behaviour attributes. Next, the researcher will develop a scale to measure the relevant constructs

empirically while the structural equation modelling is used to check the proposed model fit. The significance of this research will be examined next.

1.5 Significance of the Study

Though the IRM studies in Europe are extensive, the knowledge is rather limited in Asia, and is only beginning to receive greater academic interest (Toyota et al., 2006). The difference in the motivations to retire in Asia and Europe therefore is expected, contributing to the knowledge expansion on the retirement migration study globally. In Malaysia, a limited number of studies have been carried out. Ono (2008) from the anthropologist perspective; explored the perceptions of only the Japanese MM2H participants. Abdul-Aziz, Loh, and Jaafar (2014) in their MM2H profiling paper reported several dislikes about Malaysia as a retirement destination. Nevertheless, the depths of the examined issues could be further improved.

This study aims to examine empirically MM2H participants' perceptions on motivation, overall satisfaction, and post-satisfaction intentions. This research is expected to broaden the retirement migration model by including post-satisfaction intentions, forecasting the possible reactions of retirees upon their obtained satisfaction level.

The retirees are required to transfer financial support from their home country to Malaysia, which is a form of transnational activity. Besides, participants also need to connect with their families and friends in their home country either daily or occasionally. Despite the common practice of transnational behaviour among international retirees or tourists, this construct is yet to be examined in the IRM or tourism studies. This aspect will be studied in this research.

To the author's knowledge, the challenges faced by international retirees in Asia receive little attention while the European studies may not be able to provide accurate

information in explaining the Asian setting. In Malaysia, problems encountered by the MM2H participants are only briefly explored by Abdul-Aziz, Loh, and Jaafar (2014), Ahmad (2011), and Kaur (2007), all of which will be discussed in detail in the literature review.

Consequently, this research has the objective to examine the research gaps explained above and can be summarised as follows:

1. There is a limited knowledge of IRM from the Asian setting.
2. There have been limited researches examining the perceptions of IRM participants, where the majority of research originates from anthropology, using a small sample size.
3. The investigation on IRM motivations and overall satisfaction empirically is rather limited.
4. There is less focus of transnational behaviours in IRM or tourism studies.
5. The investigation on the relationship between overall satisfaction and post-satisfaction intentions (exit, voice, loyalty, neglect) receives little attention in IRM and tourism studies.
6. There is little emphasis on developing a theoretical model to explain the overall experience flow of the international retirees in tourism studies.

The above research gaps give rise to several research questions and objectives which will be presented next.

1.6 Research Questions and Objectives

The overall research question of this study is:

"What are the relationships between international retirees' motivations, overall satisfaction, and post-satisfaction intentions and to what extent do transnational behaviours moderate the relationship between motivations and overall satisfaction of the retirees in Malaysia?"

The main research question is further developed into the following sub-questions:

RQ1: What motivates the international retirees to retire overseas?

RQ2: What are important push motivation factors to the international retirees?

RQ3: What is the effect of the push motivation factors on their overall satisfactions?

RQ4: What are important pull motivation factors to the international retirees?

RQ5: What is the effect of the pull motivation factors on their overall satisfactions?

RQ6: What are the international retirees' transnational behaviours while residing in Malaysia?

RQ7: To what extent do transnational behaviours moderate the relationship between the international retirees' motivations (pull and push) and their overall satisfactions?

RQ8: What is the effect of the international retirees' overall satisfactions on their post-satisfaction intentions?

The research questions focus on two key sets of constructs. The first set reviews the pre and post-selection of retirement destination's perception, while the second set predicts the future responses towards the retirement destination. Therefore, it is necessary to develop and test a theoretical model that captures the interrelationship of

these different constructs. The overall research question leads to the formation of the overall main research objective, as follows:

"To propose a model in the understanding of the relationships among international retirees' motivations, overall satisfactions, post-satisfaction intentions and transnational behaviours"

The overall research objective could be achieved by further examining its sub-objectives, which are as follows:

RO1: To explore the motivations of international retirees to retire overseas.

RO2: To distinguish important push motivation factors to the international retirees.

RO3: To investigate the influence of the push motivation factors on the overall satisfactions.

RO4: To distinguish important pull motivation factors to the international retirees.

RO5: To investigate the influence of the pull motivation factors on the overall satisfactions.

RO6: To explore the transnational behaviours of the international retirees who reside in Malaysia.

RO7: To ascertain the moderating effect of transnational behaviours on the relationship between the international retirees' motivations (pull and push) and the overall satisfactions.

RO8: To investigate the effect of the international retirees' overall satisfactions on their post-satisfaction intentions.

In this research the researcher proposes a theoretical model called as the 'Second Home Retirement (SHR)'. The model could usefully assist the retirement destination developers and marketers in strategising the industry in terms of products and services

developments. Besides, the study also predicts on the possible reaction of the international retirees when they have determined the satisfaction level of the stay.

1.7 Contribution of the Study

The contributions of this study will be discussed in detail in Chapter Seven. Nevertheless, the key contributions of this study are summarised as follows:

1.7.1 Knowledge Contributions

This study inductively and deductively investigates the less visited areas of IRM in an Asian destination, Malaysia. It develops measures to determine retirees' motivation and their transnational behaviours. The researcher also adds a study construct of post-satisfaction intentions (i.e. exit, voice, loyalty, neglect), enhancing further the knowledge of retirees' satisfactions effect. In summary, this research proposes the Second Home Retirement (SHR) Model, which describes the overall international retirees' experience flow from motivation to the possible action of post-satisfaction intentions. Transnational behaviours are incorporated in the model as a moderator.

To ensure the originality in data and perspective, this study employs a mixed method in collecting the relevant data pertaining to the phenomena. A combination of qualitative (through critical realism paradigm) and quantitative (through neo-positivist paradigm) methods allow the discovery of new dimensions in explaining the proposed constructs, fulfilling a high standard of the model's reliability and validity. Scale development on IRM motivations and transnational behaviours are further unique contributions to knowledge in this study.

1.7.2 Marketing and Managerial Implications

As the government is working actively towards promoting MM2H, this research provides invaluable practical insights for future second home tourism in Malaysia. Through distinction in the importance of certain motivation and satisfaction attributes, retirement programmes can be tailored to suit the needs and requirement of the international retirees. Accurate marketing messages may be created, based on the push and pull factors discovered.

Satisfaction level and challenges encountered by the current MM2H participants allow the government and second home stakeholders, to examine their shortcomings and remedy these with superior products and services for MM2H participants. The departure of the participants inevitably has impact on the economy of the retirement destination, particularly in tourism and real estates. Thus, effective and timely corrective actions are necessary, to ensure the growth of the programme.

1.8 Chapter Summary

The chapter first define international retirement migration (IRM) and highlighted the commercial perspective of the second home retirement market. The growth of ageing population, increase in international human mobility and life longevity, and decline in retirement age are among the factors to the increase of overseas retirement phenomenon. While the study of IRM has been the main focus for gerontologist and anthropologist, the topic has received little attention from the tourism researchers despite the close link between overseas retirement destination and tourism spots.

Malaysia being one of the world's top overseas retirement destinations (International Living, 2012), offers the 'Malaysia My Second Home' (MM2H) programme (formerly known as 'Silver Hair' programme) to lure international retirees

to reside and invest in properties in Malaysia. Even though positive growth can be seen among the Asian participants, the growth of its European counterparts is of concern in the past few years. The study is therefore timely and essential in order to understand the international retirees' motivations, perception towards the programme and their next move.

The chapter then discussed the theoretical background of the study and the study constructs are identified: push motivations (independent variable), pull motivations (independent variable), satisfaction (mediating variable), post-satisfaction intentions (dependent variable), and transnational behaviours (moderating variable). The study served the research question of "What are the relationships between international retirees' motivations, overall satisfaction, and post-satisfaction intentions and to what extent do transnational behaviours moderate the relationship between motivations and overall satisfaction of the retirees in Malaysia?", which eventually forms eight research objectives.

Following an introductory section, this thesis presents a review of literature in the area of IRM and the study constructs: motivations, satisfactions, post-satisfaction intentions, and transnational behaviour. This is followed by the detailed description of research methods which include both qualitative interview and quantitative survey. The results will then be presented, preceded by the detailed scale development process of the newly developed constructs in the study. Prior to making the conclusions, there will be discussions on the main findings together with research theoretical, managerial and marketing implications, as well as limitations and some suggestions for future study.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

This chapter begins with a review of the retirement migration literatures that further lead to the literatures of International Retirement Migration (IRM), the core topic of this research. Next, literatures that bridge tourism and IRM will be reviewed and specific IRM motivations will be discussed. As IRM involves travelling from one destination to another, reference will be made on travel motivation theories. The focus will be on the push and pull motivations theory. Then, the chapter presents the research gaps related to international retirement motivations. The chapter will also present a detailed examination of IRM satisfaction and its relationship with motivation. This includes the challenges encountered by the international retirees. Literatures on post-satisfaction intentions (i.e. Exit, Voice, Loyalty and Neglect), research gaps and the relationship with satisfaction will be examined next. Lastly, the transnational behaviours and the related research gaps are discussed.

2.2 Retirement Migration

Though migration theory can be traced back to Ravenstein (1885, 1889)'s "The Laws of Migration", the first attempt on retirement migration was probably started by Valerie A. Karn in the late 60s. She studied the internal retirement migration in the United Kingdom. Based on Brearley (1978)'s review, Karn (1977) started to survey retired people in 1968, at Bexhill and Clacton, two prominent retirement resorts on the coast of England. Karn (1977) suggested that while the retirees are willing to retire in a new area and leave their family and friends behind, a small number of them express regret about the move. Dissatisfaction on health (i.e. hospital bed availability) and shortage of residential and social services in the new area are among the causes of the

regrets. Several reasons for the shortages of health and social services explained by Karn related to the burden of domestic rates and shortage of young people available for the caring services.

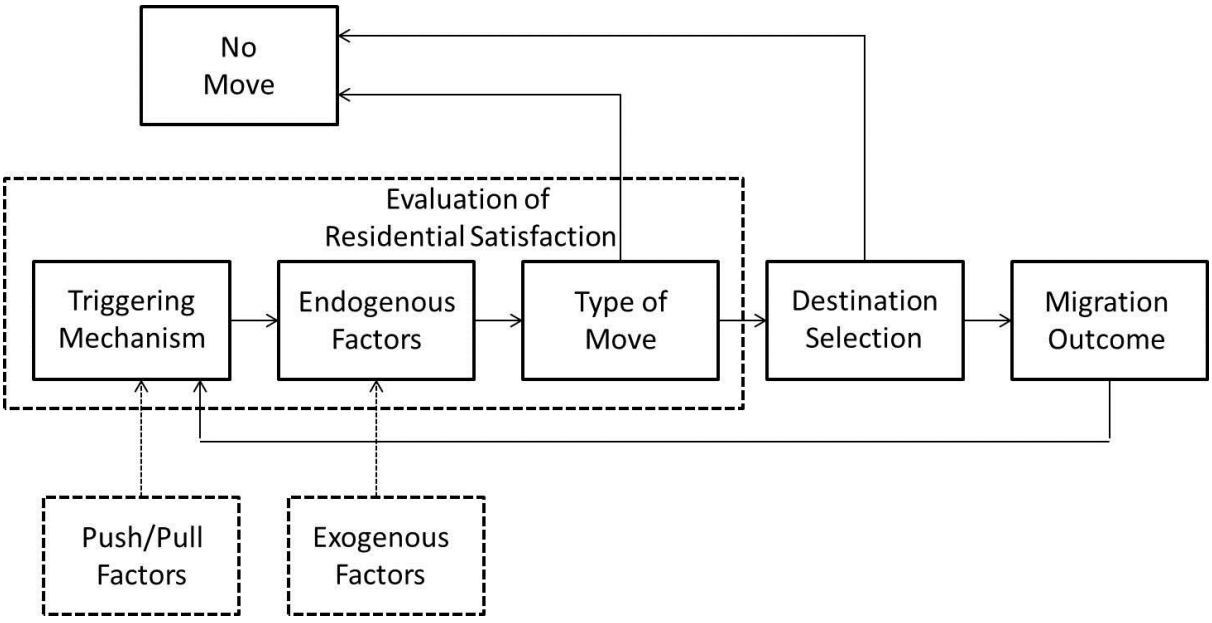
Françoise Cribier, Marie-Luce Duffau, and Alexandre Kych in 1973 published their study on the French retirees' internal migration phenomenon. The study indicates the growing importance of retirement migration within the country. Cribier (1969) in his earlier study on local tourism trend among French holiday makers reveals that tourists prefer destinations that offer different environment and sights as compared to where they live and work. Regions with mountains and seaside attractions are among the favourites, particularly to those who come from Grenoble, Lyon, and Paris (Cribier, 1969). Vice versa, those who stay in the North-West (e.g. Rennes, Brest Rouen) would stay where they are.

Cribier, Duffau, and Kych (1973) found that those aged 55 to 74 years have a higher mobility rate, particularly the younger cohort. The move changed the retirees' lifestyle, living environment, and linked to a geographical distance (Cribier & Kych, 1992). The motivation factors to retirement migration include climate, housing incentives, and leisure and recreational opportunities (Cribier, Duffau, & Kych, 1973). However, they suggest that it is unwise to generalise the factors due to different geographical and social boundaries.

Retirement destinations are also reported to link with social and amenity-led factors (Cribier, 1982). Retirees who worked in the cities are returning to their origin area for family reunification. Retirees also move to areas where their children and grandchildren are residing. Destinations with good amenity values are highly appreciated. The longer life of the ageing population encourages the growth of Parisians to settle in provinces at the time of their retirement (Cribier & Kych, 1992, 1993).

However, the movement is rather on a temporal basis since the retirees spend their life quite evenly between Paris and the provincial destination (Cribier & Kych, 1992, 1993).

In the Pacific, Schiamberg et al. (1991) and Wiseman (1980) consider retirement migration as a process and an event that is influenced by several factors (e.g. personal resources and its characteristics, community and housing characteristics, and social factors and support networks). Most retirement migration researches focus on these factors through the push and pull concept (Cuba & Longino, 1991; Haas & Serow, 1993; Longino et al., 1991; Meyer, 1987; Rogers, 1990; Serow, 1987; Wiseman, 1980). Wiseman was one of the earliest scholars to propose a process model of elderly migration that incorporates such elements as shown in Figure 2.1.



Source: Adapted from Wiseman (1980)

Figure 2.1: Model of elderly migration process

The Wiseman model studies the moving decision of the elderly, which includes questions like should they move? If so, where will they move to, and what kind of dwelling choices will they have as a new resident that will go through a developmental transition? Wiseman (1980) explained his model by indicating the 'triggering

mechanisms' that cause people to think about migration. Triggering mechanisms may cover numerous reasons such as changes in different life cycle stage or critical events or age-related losses that cause the retirees to make a moving decision. Triggering mechanisms are also generally explained through the push-pull factors. Push factors (e.g. loss of loved ones, loss of independence, and stress caused by the environment) and pull factors (e.g. community attractions and relocated relatives and/or friends) are among the reasons discussed by Wiseman (1980). Besides the push-pull factors, the triggering mechanisms are then evaluated with endogenous factors (e.g. personal resources, previous migration experiences, and community linkages) before making a moving decision. Exogenous factors (e.g. living cost and real estate market) can either hinder or develop a migration decision through the endogenous factors. The movement type can be either on a seasonal basis (seasonal migration) or permanent basis (relocation). Upon deciding the type of move, the retirees will then select the retirement destination. Lastly, migration outcome (e.g. living arrangement and dwelling type chosen in the receiving destination) is expected.

Longino et al. (1991) further expanded Wiseman's (1980) model by adding the factor of relocations during the retirement age. Based on a study of financially secure and relatively healthy elderly married couples from the urban north of the United States, Longino et al. (1991) observed that retirement migration occurs in three-stages:

Stage 1: Retirement movement from the urban north to rural Sunbelt is mainly influenced by pull factors, such as climate and leisure amenities. Retirees at this stage are relatively healthy with sufficient retirement income and non-dependant on their family members. Thus, long distance move can be expected. Walters (2000) classified these retirees as amenity seeking migrants.

Stage 2: Retirement movement towards a more supportive environment (e.g. family) due to disabilities and/or widowhood. Retirees may have to move to a lower

cost location or easier accessibility for services and family members (Friedrich & Warnes, 2000; Speare & Meyer, 1988). This move could be short or long distance (Warnes, 1992).

Stage 3: Retirement movement to an institutional setting that may be brought on by chronic disabilities. This move also could be short or long distance (Litwak & Longino, 1987). Priority shall be given to location where there is easier accessibility towards services and family members.

The Longino et al. (1991) model was later questioned by researchers such as De Jong (1999) and Haas and Serow (1993) on its assumption about the nature of the migration decision. They also debated on the retirement location decision timing, indicating a more complicated understanding of the overall migration decision. De Jong (1999) and Haas and Serow (1993) suggested the possibility that location and migration decisions are made simultaneously. Researches (e.g. Clark, 1986; De Jong, 1999; Watkins, 1999) on mobility decision and population mobility suggested that migration decision making is a more complex process than just a two-stage scenario in sequence. It was proposed that there are at least three phases of non-sequential migration decision process: migrate, where to migrate, when to migrate (De Jong, 1999). In his research on US internal migration, De Jong (1999) suggested that the migration intention is not fixed, but would be altered in time in response to the individual's thoughts and experiences from early adulthood to retirement age. A more specific and concrete migration thought could occur when the individual is reaching the retirement age.

Utilising the migration models of Wiseman (1980) and Longino et al. (1991), Haas and Serow (1993) developed their retirement migration model (as shown in Figure 2.2) through a survey done on 586 retirees in western North Carolina. The model proposes several considerations to the understanding of the migration process:

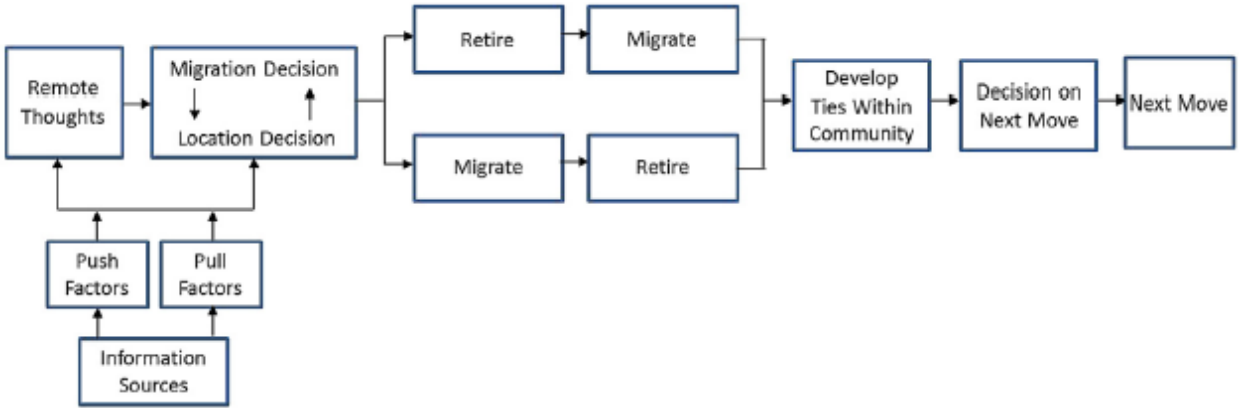
(a) Amenity retirement migration is a comprehensive process of integrating both retirement and migration decisions on choices and selections.

(b) Retirement migration is triggered by certain factors, such as push and pull factors, changes in human life cycle, forced moves, and modifications of one's lifestyle.

(c) Contrary to Wiseman (1980) and Longino et al. (1991), Haas and Serow (1993) suggested that there is a distinction between remote thoughts about retirement migration and rigorous consideration of alternatives, where remote thoughts exceeded serious thoughts on the initial stage of retirement migration while the opposite can be observed on getting closer to retirement.

(d) Wiseman's (1980) migration theory suggesting the separation of migration and location decisions. Haas and Serow (1993) argued that both decisions can be made at the same time or location decision can be made in between initial and final migration decision. Thus, the migration decisions and location selection may be clustered mutually as a complementary and overlapping decision.

Before making the final migration decision, the retirees may have been exposed to a certain retirement location through holidays or work. The retirees may have established themselves as a part-time resident in the retirement destination before making the final decision to migrate permanently. Ties will be developed with the locals upon settling into a new community for a period of time. It binds their new residences and creates a barrier for them to further consider the next move in their later life. Nevertheless, as circumstances may appear from time to time while the push and pull factors may continue to evolve over time, there is always a possibility for the retiree to consider the next move again.



Source: Adapted from Haas and Serow (1993)

Figure 2.2: Amenity retirement migration process

2.2.1 Movement of Retirement Migration

For several decades, researchers have been observing long-distance amenity retirement migration within the USA (Gibler et al., 2009), where retirees generally leave their northern communities for the south Sunbelt destinations. However, in the more recent studies, more destinations within the USA have been chosen as retirement locations (e.g. Bean et al., 1994; Fournier et al., 1988; Frey, 1999; Frey et al., 2000; Haas & Serow, 1993; Hazelrigg & Hardy, 1995; Longino, 2001; Longino & Biggar, 1981; Serow, 2001). The American retirees also have been moving out of the country to nearby countries, such as Mexico (Dixon et al., 2006; Otero, 1997) and Panama (Dixon et al., 2006).

In Australia, Bell and Ward (1998), Neyland and Kendig (1996), and Stimson and Minnery (1998) also found a similar flow of retirees in the sunshine cities of the Gold Coast in Queensland, as a temporary migrant and/or tourist. While in Europe, long-distance retirement migration flows have been initially studied internally within England (Karn, 1977) and France (Cribier, Duffau, & Kych, 1973). Later, amenity retirement migration has been observed internationally within the European continent, particularly from the colder northern nations to the warm southern nations. Researchers

are reporting that the British contribute the largest portion of international retirees within the European region as well as other nations such as Germany, France, Switzerland, The Netherlands, and the Scandinavian states (Friedrich & Warnes, 2000; Myklebost, 1989; Williams et al., 1997). Among the popular retirement locations within the European nations are those along the Mediterranean Coast such as Alicante, Andalucia, Balearics, Canaries, Catalonia, and Valencia in Spain, Algarve in Portugal, Italy, Cyprus, Greece, and France (Gibler et al., 2009; Hoggart & Buller, 1995; O'Reilly, 2000; Williams et al., 1997). A detailed concept of IRM will be presented next.

2.3 International Retirement Migration (IRM)

International retirement migration (IRM) is a new form of international human mobility which entails the movement of older people in their later lives to the places with favourable characteristics in pursuit of a better life (Balkir & Kirkulak, 2007). Gibler et al. (2009) argue that the IRM concept adds on complex views in the late life migration model. The concept forecasts retirees' movement and its impact on the local real estate markets and to a certain extent, the national economies.

IRM grew rapidly during the last decade. Unlike the general migration theory which mainly focused on economic push-pull factors, retirement migration is conceptualised as individual's strategy to improve his or her quality of life (Casado et al., 2004; Rodrıguez et. al., 2005). IRM is considered as residential strategies of the retirees upon leaving the working industry. It complements with changes in individual, family, and social conditions (Abellan, 1993; King et al., 1998), in a global context (Liebman, 2002) due to freer movement of capital and people globally (Warnes, 2009). Breuer (2005) suggested that IRM shall be interpreted as the professionals' strategy to retire after their working life.

IRM is defined as a highly selective migration process which redistributes individuals and their concomitant incomes, expenditures, health and care needs – across international boundaries (Williams et al., 1997). A number of studies have been carried out in this area, varied depending on the countries of origin and the destination countries. Nevertheless, the studies show that the significant increase of IRM movement in Europe is expected to continue in the future (Breuer, 2005; Casado-Diaz, 1999; Kaiser & Friedrich, 2002; O'Reilly, 2000; Rodriguez, 2000; Rodriguez et al., 2001; Salva-Tomas, 2002; Vera-Rebollo, 1997).

Across the Atlantic, studies of amenity-led retirement migration have been numerous, from internal migration (Bean et al., 1994; De Jong, 1999; Fournier et al., 1988; Frey, 1999; Frey et al., 2000; Gibler et al., 2009; Haas & Serow, 1993; Hazelrigg & Hardy, 1995; Longino, 2001; Longino & Biggar, 1981; Longino et al., 1991; Serow, 2001; Wiseman, 1980) to international retirement migration (Dixon et al., 2006; Otero, 1997). Most studies of retirement migration process would adopt the theoretical concepts from North America or Europe since both are observing similar amenity-led retirement migration. However, distinctions do exist, particularly when the language and culture issues are factored in (Breuer, 2005; Friedrich & Kaiser, 2001; Friedrich & Warnes, 2000). A retirement migrant in Europe would probably face broader language and cultural obstacles when retiring overseas or even within the continent. Similarly North American retirees would face similar obstacles when retiring in Mexico or South American countries.

Many researchers examine IRM from the western perspective (e.g. Balkir & Kirkulak, 2007; Breuer, 2005; Casado-Diaz, Kaiser, & Warnes, 2004; Rodrıguez, Casado-Diaz & Huber, 2005; William, King, & Warnes, 1997). Thus, the explanations mainly reflect the western market, in a western retirement destination. There is lack of information from the Asian destinations, in particularly Malaysia, with the exception of

Abdul-Aziz, Loh, and Jaafar (2014), Kummaraka and Jutaporn (2011), Howard (2008), Ono (2008), and Wong and Musa (2014a, 2014b). Ono (2008), Abdul-Aziz, Loh, and Jaafar (2014), and Wong and Musa (2014a, 2014b) study the subject in Malaysia where the first focuses only on Japanese retirees while the latter two studies investigate retirees from various nationalities. Both Howard (2008) and Kummaraka and Jutaporn (2011) explore the western retirees' motivations in having their second home in Thailand.

Most IRM studies concentrate on specific retirees from a single nationality such as Americans (Sunil & Rojas, 2005), British (Casado-Diaz, 2006; Innes, 2008; Warnes et al., 1999), Germans (Breuer, 2005; Casado-Diaz, 2006), Japanese (Ono, 2008), Norwegians (Breivik, 2012; Casado-Diaz, 2006), and Swedish (Kummaraka & Jutaporn, 2011). The increase in demand for retirement destinations led to the query regarding their intention to migrate after retirement despite linguistic and cultural barriers. This issue will be addressed in the later section where the underlying hypothesised factors that motivate the decision to migrate are discussed in greater detail.

IRM may occur on a temporary and/or voluntary basis, depending on previous tourist experience, the amount of time spent in the origin and host destination, and the property owned (King et al., 2000; O'Reilly, 2000). Retirees are expected to live longer and better at the retirement destination. Better financial capability and a greater tendency to move encourages the retirees to look for recreational and service resources and a leisure-based lifestyle (Rowles & Watkins, 1993). The connection between IRM and tourism will be discussed next.

2.3.1 IRM and Tourism

Tourism and retirement migration is a special sub-set of permanent migration, engaging a long term migration with no intention of returning (Balkir & Kirkulak, 2007). The role of tourism in expanding the places of potential retirement for migrants

has been widely discussed in the literature (Balkir & Kirkulak, 2007; Claudia, 2009; Ono, 2008; Gibler et al., 2009; Rodriguez et al., 2004; Breuer, 2005; Casado-Diaz, 2006; Rodriguez et al., 1998). Retirement destinations most often coincide with tourist destinations, especially in regions dominated by mass tourism (Breuer, 2005). In fact, Williams & Hall (2002) identified retirement migration as a form of tourism-informed mobility.

The role of tourism in promoting potential retirement migration to migrants has been widely discussed in the literature (Balkir & Kirkulak, 2007; Casado-Diaz, 2006; Claudia, 2009; Cuba, 1989; Ono, 2008; Rodriguez et al., 2004; Rodriguez et al., 1998). Cuba (1989) found that the respondents would have visited a particular retirement destination, which could assist them in their retirement migration decision process. As a tourist, a potential retiree may have frequent visits to places where their friends and relatives are residing (O'Reilly, 2003; Rodriguez, 2001; Williams et al., 2000). The experience triggers their interest to retire in the host destination, especially when the potential retiree is getting used to the destination (Cuba, 1989). Positive tourism experiences, such as peaceful landscapes (Salva Tomas, 1996), relaxed lifestyle (Balkir & Kirkular, 2007; Rodriguez et al., 1998), and freedom from time and formalities restrictions (Rodriguez et al., 1998) are also found to influence retirement migration.

Balkir and Kirkular (2007) argued that recapitulated tourist experiences will produce emotional attachment of potential retirees through personal contacts and a sense of familiarity with the host destination. This leads to the tendency of purchasing a second home (Rodriguez et al., 2004) and experiencing everyday life (Ono, 2008) in the host destination. Even though IRM and second home tourism have been used interchangeably, the 'second home' terminology can be viewed in different perspectives. Then sub-section will examine the term 'second home' in this study.

2.3.2 Second Home Tourism

Second home travel is a study of temporary mobility (Williams & Hall, 2002) and often is situated between the status of migration and tourism (Visser, 2003). It often involves partial-migration (Flognfeldt, 2002) instead of a permanent migration (Bell & Ward, 2000). However, the guidelines to draw the line between migration and tourism remain blurred (McIntyre, 2006; Williams & Hall, 2000) and debatable. Second home researchers (e.g. Overvåg, 2011; Williams & Hall, 2002) discuss the inclusion of multiple mobilities among the so called "temporary migrants."

In fact, the multiple mobilities often link to tourism activities (e.g. Bærenholdt & Granås, 2008) and are also known as "long stay tourism" (Kummaraka & Jutaporn, 2011; Ono, 2008; Williams & Hall, 2002). Breuer (2009) argued that second home retirees, in fact, do not constitute the migration act, but a seasonal movement instead. Retirees involved in a second home programme in fact are seeking for tourism facilities at the host destination, which differ them from economic or amenity-led migrants who seek for permanent residency. Though Muller (2007) raised the doubt of second home being part of tourism, most tourism researchers agree that second home owners do contribute significantly to domestic tourism activities (Girard & Gartner, 1993; Hall, Muller, & Keen, 2001; Leslie, 2007; Mottiar & Quinn, 2003; Stevensson, 2004). Thus, it is essential to add the elements of migration and tourism together (Aronsson, 2004) in understanding the total escaping experience of second home retirees.

A diverse field and subjects are comprised in the study of the concept of 'second home', thus the concept is difficult to define (Hall & Muller, 2004; Pitkanen, 2008). It is considered as a global residential strategy (Liebman, 2002) of the retirees upon leaving their career and changes in personal and social conditions (Abellan, 1993; King et al., 1998). It is worth noting that the term 'second home' may not necessarily refer to the ownership of property in a different country or permanently departing from the original

country of residence to reside in the second home destination. Instead, 'second home' can be termed as the destination of homers on a long term basis, acting as a residence of the person who comes from a different location (McIntyre, 2006; Visser, 2006) in the world. Second home tourism has received considerable attention since the late 1990s. Phenomena such as retirees from the cold northern and central Europe deciding to have a second home at the Mediterranean southern Europe can be observed continuously (e.g. Breuer, 2005; King et al., 1998; Warnes et al., 1999; William et al., 1997). British and Norwegians prefer the second home at Lapland, Finland, while the Russians (particularly those from Saint Petersburg) choose the border area of South Carelia in Finland (Pitkanen & Vepsalainen, 2008; Tuulentie, 2006). British, Germans, and Scandinavians flock into the Canary Islands and Spain to establish their second homes (Breivik, 2012; Breuer, 2009; Rodriguez, Fernandez-Mayoralas, & Rojo, 2004) while the Finnish acknowledges Estonia as a good destination for second homes (Pitkanen & Vepsalainen, 2008).

The rapid increase in international mobility and tourism results in several countries becoming popular as second home destinations. Among these countries are Ecuador, Panama, Malaysia, Costa Rica, Uruguay, Colombia, Spain, Thailand, and Malta (Breuer, 2005; Gibler et al., 2009; Gundel & Peters, 2008; International Living, 2012; Rodriguez et al., 2004; Shelter Offshore, 2009). Brass (2010) reported that Mexico is twice as popular as Central and South America. Mexico remains the top second home destination for American retirees despite its negative media exposures, such as violence and drug-related issues. Other popular destinations include Australia, Austria, Canada, Cyprus, France, Greece, Ireland, Italy, Malta, Portugal, and Turkey (Balkir & Kirkulak, 2007; Dixon et al., 2006; Gibler et al., 2009; Hoggart & Buller, 1995; Innes, 2008; Ono, 2008; O'Reilly, 2000; Williams et al., 1997). The escalation in the second home demands prompted the researchers to understand the forces behind the

retirees' decision to seek second homes overseas despite linguistic and cultural barriers (Howard, 2008; King et al., 1998).

2.4 Interdependence Theory

The overall conceptual framework proposed in this study is best explained by the Interdependence Theory. This dyad level social psychological theory is concerned with how individuals in relationships influence and respond to each other and the nature of their social interaction to obtain the valued outcomes (Kelley et al., 1983; Kelley & Thibaut, 1978; Rusbult & Van Lange, 2003; Thibaut and Kelley, 1959) and influence each other's outcomes (Rusbult & Van Lange, 1996). In general, the outcomes can be positive and/or negative consequences that the individuals experienced during the interaction process. The interactions and outcomes may involve motives, emotions, preferences and/or behaviours.

Besides the analysis of behaviours in existing relationships, the theory further progresses (Kelley, 1997; Kelley et al., 2003; Van Lange, 1994) and concentrates onto the motivations that drive the individuals to decide if they want to stay or exit from the relationship. This phenomenon is often regarded as 'relationship attractiveness'. Within the existing interaction experiences and the available alternatives to existing relationships (Rusbult & Buunk, 1993), the individuals may proceed or avoid some intrapersonal and interpersonal relationships while maintaining or leaving some other relationships (Lewis et al., 2006). Thus, the individuals are able to control their own trans-situational mobility and have the freedom deciding to stay or exiting from an existing relationship. The theory suggests researchers to study the relationship from both parties' perspectives in order to understand thoroughly the interdependency level (Lewis et al., 2006). Thus, it explains if the individuals involved are co-operating, conflicting, or leaving the relationship to achieve their goals.

Based on the Interdependence Theory, Rusbult and Buunk (1993) incorporate the concept of 'commitment' and introduce the Investment Theory. ''Commitment represents a long-term orientation, including feelings of attachment to a partner and the desire to maintain a relationship, for better or worse'' (Rusbult & Buunk, 1993, p. 180). Rusbult et al. (1998) also used the Interdependence Theory in their job satisfaction study which examined the relationship between satisfaction and post-satisfaction responses.

Despite the theory's original use to predict the interaction process of individuals in the social psychology field, its versatility is evidenced by the adaptation and further development in the other fields of social sciences. In fact, the existing retirement migration model proposed by Wiseman (1980) and Haas and Serow (1993) (refer to section 2.2) has its essence of interdependency. International retirement migration (IRM) is a decision that requires several interdependent considerations. While the Interdependence Theory generally describes social relationships between two parties, this study also utilises the theory to explain the relationship between the retirees and the IRM destination.

As explained earlier, the Interdependence Theory is a dyad social psychological theory. Several sub-theories are required to understand the complexity of the research area, particularly in IRM. Dyad-level theories provide a comprehensive framework to understand how two parties interaction affects the behaviour in close relationships (Ryff & Singer, 2000). Dyad-level models consider the behaviours, motivation, and thoughts of both parties. In this way they can account for the interpersonal (between the international retirees and the IRM destination) and intrapersonal (among the international retirees) relationships and behaviour change of both parties. In the present study, theories related to travel motivation, travel satisfaction, and post-satisfaction intentions are adopted to explain the relationship between the international retirees and

the IRM destination. To further expand the understanding of the Interdependence Theory in IRM context, the 'transnational behaviour' concept is introduced as a moderating factor.

2.5 Travel Motivation

Motivation is a major determinant of the travellers' behaviour. The essential concept of motivation is 'need', where it is the key understanding to human motivating behaviour (Mansfeld & Pizam, 1999). Travel motivation occurs when a traveller realises the existence of a need deficiency (Mill & Morrison, 2002). Motivation for travel is a vital aspect of tourism and has been studied for decades. It is important to understand why people travel and what factors influence their intention to travel and their choice of destination.

Though "need" remains the key driver of motivation (Park & Yoon, 2009), recent researchers have additional perspectives of motivation. Curiosity and the urge for new experience and knowledge in an unknown situation may also motivate an individual into action (Podoshen, 2012; Sharpley & Stone, 2009). This motivation is relevant to international retirees in this study. Thus, the researcher proposes the operational definition of motivation as "a set of psychological and physiological needs that are triggered by curiosity and the urge to gain new experiences and knowledge in a less familiar destination."

The understanding of travel motivation can be referred to several theoretical papers such as hierarchy of needs theory (Maslow, 1943, 1954, 1970; Tikkanen, 2007), travel career ladder theory (e.g. Moscardo & Pearce, 1986; Pearce, 1988, 1991, 1993; Pearce & Caltabiano, 1983; Wong & Musa, 2014a), expectancy theory (e.g. Deci, 1975; Deci & Ryan, 1987; Vroom, 1964), drive theory (e.g. Gnoth, 1997; Porter & Lawler, 1968), Crompton's theory (e.g. Crompton, 1979), escaping / seeking theory (e.g. Iso-

Ahola, 1980, 1982, 1983; Norman & Carlson, 1999; Snepenger et al., 2006), the means-end theory (e.g. as Klenosky, 2002; Uysal et al., 2008), and push and pull theory (e.g. Dann, 1976, 1977, 1981; Pyo et al., 1989; Uysal & Hagan, 1993; Uysal et al., 2008). These theories are widely used as the base of many tourism studies.

Though there are several travel motivation theories at hand for researchers to apply, there is no single theory that dominates and is able to completely explain precisely on tourist behaviour. Each theory has its own strengths and weaknesses (Fodness, 1994), thus further operationalisation and empirical support are required. Pearce (1982) proposes that long term goals, issues of measurements, multi-motive causes of behaviour, observer's adopted paradigm(s), and fundamental motivation behaviours that are non-deterministic in nature are among the criteria a researcher should consider when choosing a particular travel motivation theory.

In order to cater to the objectives of this research, the researcher believed that the most appropriate travel motivation theory to apply is the widely accepted pull and push motivation theory by Tolman (1959) and Dann (1977). In fact, this theory has been incorporated in earlier IRM studies (e.g. Balkir & Kirkulak, 2007; Casado-Dıaz et al., 2004; Cuba & Longino, 1991; Gibler et al., 2009; Haas & Serow, 1993; King et al., 1998; Longino et al., 1991; Meyer, 1987; Rodriguez et al., 1998; Rodriguez et al., 2004; Rogers, 1990; Serow, 1987; Stimson & McCrea, 2004; Wiseman, 1980), thus further strengthening the reasons for adopting this theory in this research. However, it has to be noted that the IRM motivations may not be similar to the typical tourists' motivation. The following sections discuss several popular motivation theories.

2.5.1 Maslow Hierarchy of Needs

Maslow (1943, 1954, 1970)'s Hierarchy of Needs is a widely accepted motivation theory (Wahba & Bridwell, 1973; Wong & Musa, 2014a) in the social

science studies and "perhaps the most popular theory of motivation used by leisure authors" (Iso-Ahola, 1980, p.233). Its usage can be found also on the popular media outputs as well as trade magazines, providing broad theoretical and practical applications, covering a wide range of topics (Dye et al., 2005).

Maslow categorised human needs into five levels ascending from the most basic physiological needs, then moving on to safety, social, esteem, and finally to the highest level of self-actualisation. He proposed that humans will need to satisfy the most fundamental needs before proceeding on to the next level. The hierarchy is much criticised by numerous researches across time (e.g. Cianci & Gambrel, 2003; Dye et al., 2005; Hofstede, 1984; Iso-Ahola, 1980; Robbins, 1998; Wahba & Bridwell, 1976). The theory has been argued for its non-testability (Dye et al., 2005), inability to represent an individual who is from a collectivist community where societal acceptance is more important than individualism (Cianci & Gambrel, 2003). The theory provides insufficient empirical evidence (Dye et al., 2005; Robbins, 1998), particularly in tourism studies (Crompton & McKay, 1997). In fact, its generalisability towards tourism research has yet to be evidenced. Usage diversion to different motivational theories has been observed in most recent motivational studies.

2.5.2 Travel Career Ladder Theory (TCL)

Moscardo and Pearce (1986), Pearce (1988, 1991, 1993), Pearce and Caltabiano (1983) adopted the concept of Maslow's needs hierarchy in travellers' motivations study and developed the Travel Career Ladder (TCL). It is a multi-motive model, proposing to understand travellers' motivations through five different levels of needs and the motivation changes based on the accumulated travel experiences (Ryan, 1998) throughout their life span. The five needs of the developmental and the dynamic TCL framework are physiological, safety or security, relationship, self-esteem or

development, and fulfilment, as shown in Figure 2.3. As in Maslow's theory, TCL suggests that lower levels of the ladder normally have to be satisfied before moving on to higher levels. However, the total pattern of travellers' motives is more meaningful in describing the phenomenon instead of just focusing on a single motive. Through wider understanding of the specific needs in each level of the ladder, a broader spectrum of different psychological needs and motives can be catalogued.

Physiological being the most basic need in TCL occurs when tourists are driven by external orientations such as the need for escape, curiosity, arousal, external excitement, and stimulation. On the contrary, similar to physiological needs in Maslow's theory, tourists seek internally oriented physiological needs when they seek for sex, eating, drinking, and relaxation. The next level of TCL is the safety or security need. Travellers are generally in the need for security during travel in order to reduce their anxiety on safety or security issues at the travel destination. Based on their previous experience(s), travellers may further climb up the hierarchy to reach relationship need. It could be self-directed when there is a need to give love and show affection to their loved ones in the travel destination. It could also be other directed when the traveller needs to reduce anxiety about others and/or need to affiliate themselves with others at the travel destination.

When there is a need for self-development, growth, mastery, self-efficacy, and control of their own competence level, the travellers are said to have self- directed self-esteem or development need. At the fourth level of TCL, travellers would choose a travel destination that provides them with the opportunities to prove their capabilities and competency in certain areas. They would also pick a travel destination to portray their status, achievement, and receive respectful recognition when they are seeking for other directed self-esteem or development need. Travellers may go to the extreme in achieving the highest need level of TCL, the fulfilment need when they have the drive

to do things beyond their imagination or usual capability, challenging themselves to their limit. Though it is usual for tourists to have fulfilled the rest of the needs before achieving the fulfilment need, it is not always the case.

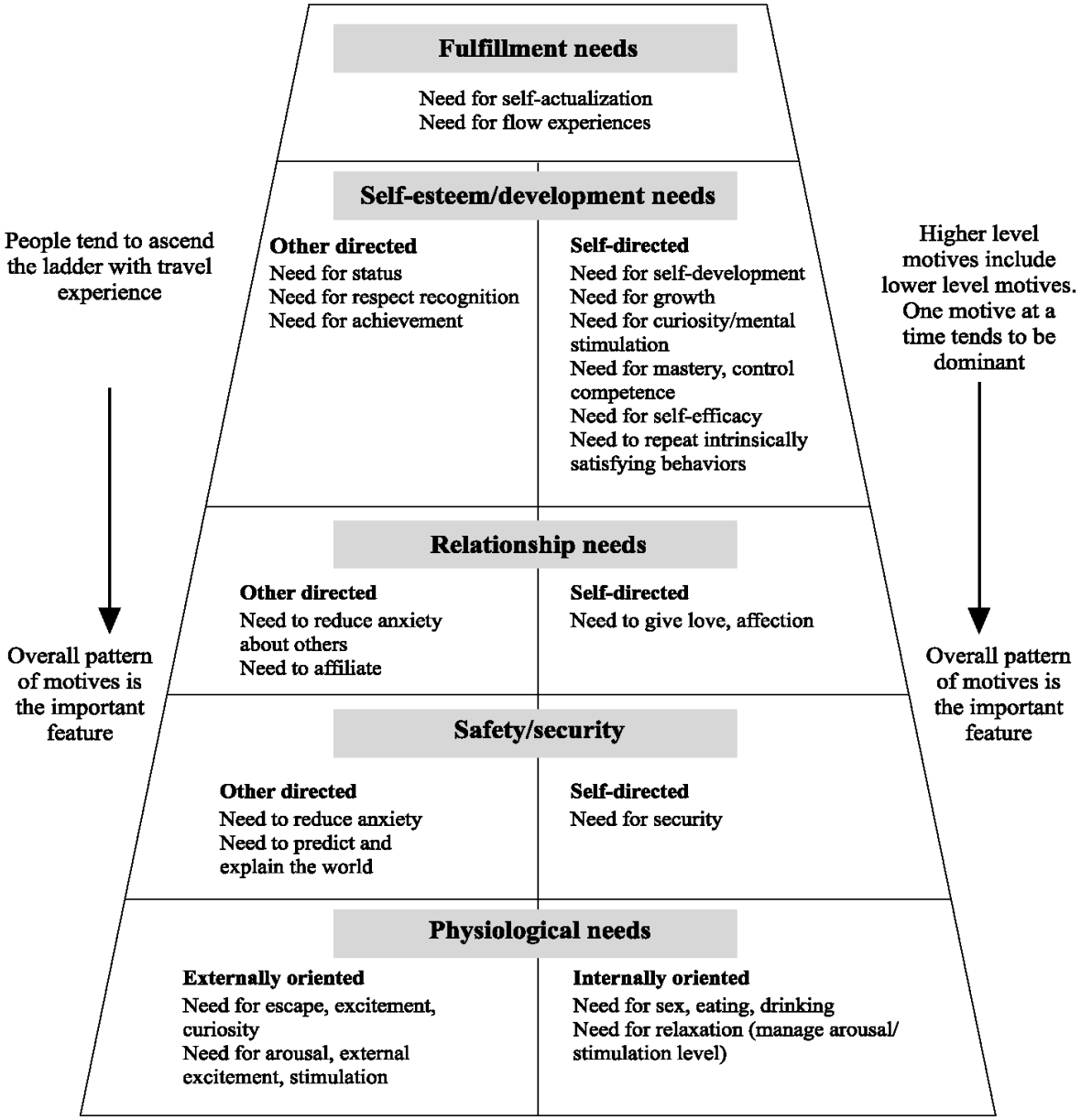
Ryan (1998) and Kim et al. (1996) warned that the explicit use of the word 'ladder' in this theory has created confusion among target audiences. It has been interpreted as meaning that the needs only must ascend from the lowest to the highest level, a similar critique to Maslow's Hierarchy of Needs. However, Pearce and Lee (2005) argued that some travellers may ascend the TCL, probably due to the higher needs requirement upon reaching each stage from previous experiences while some may stay in a certain level, restricted to advance higher by certain limitations, such as financial and health issues. Previous travel motivation studies have validated this theory empirically (e.g. Loker-Murphy 1995; Mills 1985). The traveller may start from any level within TCL, ascending or descending depending on their previous experiences, knowledge of the activity, and the investment level of the specific activity. Besides that, travellers may also shift along the self- directed side or other- directed side or both sides of the ladder.

Wong and Musa (2014a) in their study of international retirees' travel motivations found that the retirees have a very diverse and rich flow of travelling experiences before retiring. Certain motives (e.g. suitable climate, central travel location, ease of communication, and others.) were observed in several levels of needs simultaneously. They also argued that several motives (e.g. political stability and security, enhanced relationship with family and friends) have co-existence between self-directed and other-directed within the same level of need. Thus, while TCL may still be a good framework to explain travel motivations, researchers should apply it wisely and critically.

2.5.3 Expectancy Theory

Expectancy theory was first developed by Vroom (1964). Unlike Maslow's Hierarchy of Needs, the theory emphasises on the outcomes instead. Humans are motivated to act in a particular manner depending on the ardency of an expectation that the action will generate an appealing outcome to the individual. In other words, an individual is motivated to do things to reach a specific goal if the individual believes in the worth of the goal and the practicality of doing the things can be visualised.

Deci (1975) and Deci and Ryan (1987) have further developed and refined the theory for tourism studies. It is one of the popular motivation theories among tourism researchers. Based on the expectancy theory, traveller's motivation is moulded by a self-determination or self-directed start behaviour, generating satisfying experiences personally. Previous researchers also observed that individuals are driven by the outcome expectancy (e.g. Parrinello, 1993; Gnoth, 1997), thus, motivated to carry out travelling activities.



Source: Pearce (1991)

Figure 2.3: Illustration of Travel Career Ladder (TCL)

2.5.4 Drive Theory

The drive theory explains the formulation of tourists' expectation neglecting the influence of experience-based cognition in the decision-making process (Gnoth, 1997). The deficiency feeling of the individuals will drive them to perform non-selective activity where the strength of the drive is depending on the duration of deficiency. This theory reflects the stimulus-reaction (S-R) approach to behaviour (Gnoth, 1997).

Positive value can be obtained by its potential for drive-reduction, particularly when the deficiency is associated with the basic physiological aspects such as food, rest and relaxation (Porter & Lawler, 1968). Thus, the higher the physiological deficiency, people are more eager to perform non-selective activities.

2.5.5 Crompton's Theory

According to Crompton (1979), motives can be viewed along a disequilibrium continuum of cultural-socio-psychological aspects. People are believed to lie within any point of the continuum prior to travelling, creating certain unmet need within the continuum. The unmet need will motivate them to travel. Upon travelling, equilibrium of those needs may be established. Crompton's proposal may well be supported by Maslow (1954)'s suggestion that unmet need will generally drive and direct human action.

Though every individual does not express their socio-psychological motives explicitly, seven socio-psychological motives for travel have been proposed by Crompton. These are 'Escape from a perceived mundane environment', 'Exploration and evaluation', 'Relaxation', 'Prestige', 'Regression', 'Enhancement of kinship relationships', and 'Facilitation of social interaction'.

2.5.6 Escaping / Seeking Theory

Two fundamental travel motivations have been proposed by Dann (1981): anomie and ego-enhancement. 'Anomie' refers to the desire to take a break from daily life while 'ego-enhancement' is the result of the need for recognition that is obtained through the status from travelling activities. Similarly, Iso-Ahola (1982) also determined two motivators to tourist's behaviour; which are escaping and seeking. 'Escaping' refers to the desire of a traveller to leave the daily environment behind

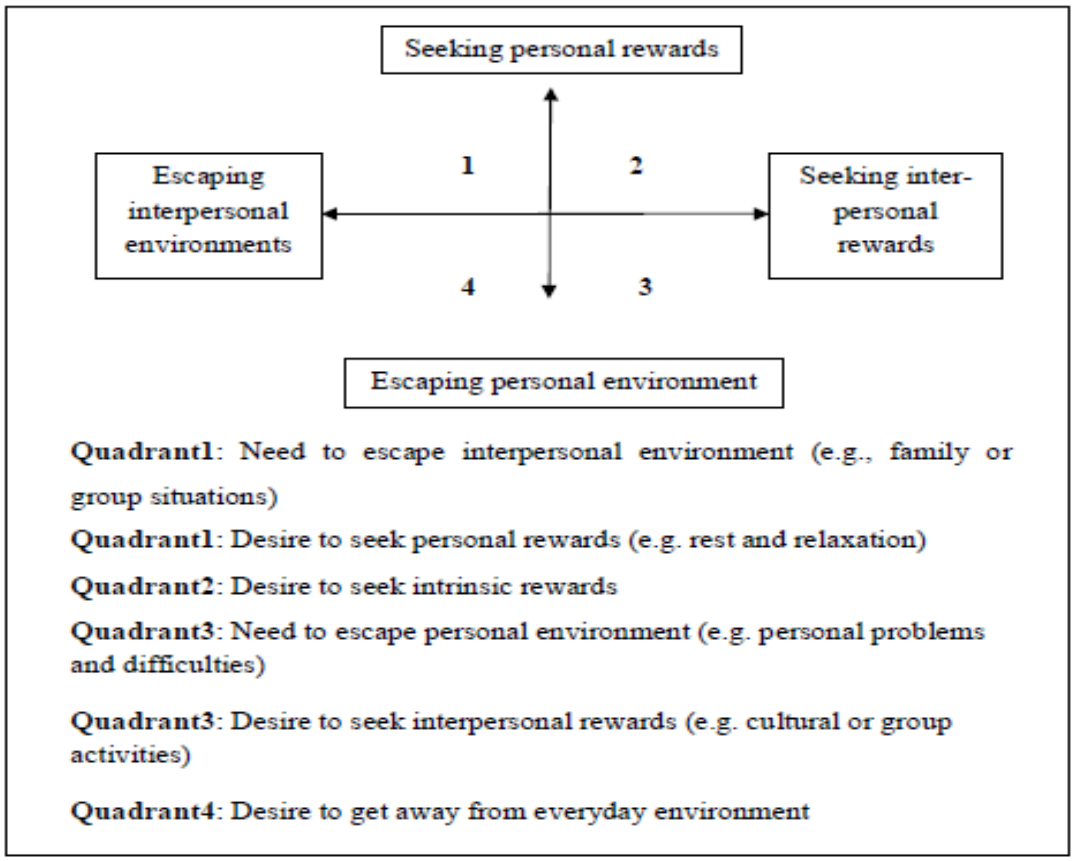
oneself. Consequently, 'seeking' refers to the desire to seek intrinsic rewards by travelling in a different set of environment. Both escape and seeking motives affect traveller's behaviour concurrently (Iso-Ahola, 1982) and closely link to the concept of push-pull factors that proposed by Dann (1977, 1981) and Crompton (1979). Escape has the generic category of push factors while seeking is similar to pull factors.

Iso-Ahola (1982) explained the escaping / seeking theory through a four quadrant model which can be viewed through a combination of personal rewards and/or interpersonal environments as shown in Figure 2.4. An individual traveller can belong to one or more quadrants, which are the driving forces for them to travel.

In Quadrant 1, an individual intends to escape from interpersonal environments (e.g. family members due to an argument or other family-related issues). At the same time, the individual is seeking something to reward the inner self (e.g. seeking peace and tranquility). The individual is then motivated to leave the existing place in order to escape from interpersonal environments and travel to places such as countryside or beachside to seek peaceful inner self. In Quadrant 2, an individual is seeking intrinsic rewards through personal rewards and interpersonal rewards. Self-esteem and companionship would be prioritised in travelling arrangements for individuals in this quadrant.

Travellers in Quadrant 3 are trying to escape from the existing environment which is deemed to be normal or bad to a certain extent. A change is required to overcome the normal life while engaging travelling behaviour with family or friends. Family trips or group tours would probably be the choice for travellers in Quadrant 3. Lastly, individuals who are having severe conditions that require an urgent escape would fit in to Quadrant 4. Existing environment can be stressful enough to drive the individuals to leave the current life, even though the travelling direction is not available yet. Despite the low adoption rate of this theory in tourism studies, several travel

motivation studies have validated this theory empirically (e.g. Norman & Carlson, 1999; Snepenger et al., 2006).



Source: (Iso-Ahola, 1989)

Figure 2.4: Seeking and Escape Forces

2.5.7 The Means-End Theory

The means-end theory is also an alternative framework for tourism research. Both 'means' and 'end' are paramount to travellers in their destination selection (Uysal et al., 2008). The destination attributes are represented by 'means' while the motivational factors are referred as 'ends'. Researchers such as Klenosky (2002) have utilised the theory to investigate determinants for travellers to use when choosing among alternative destinations for holidays. This theory may assist researchers to understand which destination attributes attract travellers in selection of specific

destinations. It also can be used to examine the relationships between destination attributes and motivational factors.

2.5.8 Push and Pull Theory

Based on Tolman's work (1959), Dann (1977) proposed the concept of pull-push motivation in tourism studies. The theory plays a paramount role to understand when and where an individual would travel. It assumes that individuals travel as they are being pushed by their internal desire while at the same time being pulled by external forces (Uysal & Hagan, 1993; Uysal et al., 2008). The attributes are general and not destination-specific.

The explanation of travel motivation based on the push and pull motivation theory has been generally established in most tourism literatures (Baloglu & Uysal, 1996; Bogari et al., 2004; Crompton, 1979; Dann, 1977; Jang & Cai, 2002; Kim & Lee, 2002; Oh et al., 1995; Pyo et al., 1989; Yoon & Uysal, 2005; Yuan & McDonald, 1990). Different push and pull motivators will drive individuals to travel and select their destinations accordingly. This theory can be defined as a two-stage process, where the push factors will motivate the traveller to leave his/her home while the pull factors will attract the traveller to travel to a specific destination. Even though many attempts have been carried out by researchers to explain the push and pull motivation theories, including the relationship between these two variables (e.g. Baloglu & Uysal 1996; Bogari et al., 2004; Kim et al., 2003; Uysal & Jurowski 1994; You et al., 2000), it seems that the complexity of the theory and the relationship in general has yet to be described in greater detail.

Kim, Lee, and Klenosky (2003, p. 170) suggested that "*push factors have been conceptualised as motivational factors or needs that arise due to a disequilibrium or tension in the motivational system.*" Uysal and Hagan (1993) supported the fact that

push factors are origin-related, intangible, and represent the traveller's intrinsic desires. Push factors are generally the socio-psychological variables that drive individuals to travel and explain their travel desire (Crompton, 1979; Goossens, 2000; Klenosky, 2002; Kozak, 2002b; Yoon & Uysal, 2005). Therefore, it makes sense that the majority of the push factors are basic motivators that create a desire to satisfy a travel need (Uysal & Jurowski, 1994). As quoted from Klenosky (2002, p. 385), "*Push factors refer to the specific forces in our lives that lead to the decision to take a vacation (i.e., to travel outside of our normal daily environment).*"

Though most push factors are insubstantial desires of travellers, literatures suggest that travellers are pushed by internal desires initially, that may include escape, rest and relaxation, social interaction (family and friends), health and fitness, improve knowledge, adventure, and prestige (Uysal & Hagan, 1993; Uysal & Jurowski, 1994). Crompton (1979)'s theory, Dann (1981)'s anomie and ego-enhancement travel motivations, and Iso-Ahola (1982)'s escaping and seeking theory may well exemplify push factors. Escape, relax, relation enhancement, and self-development are the key push motivators according to Pearce and Lee (2005). The salience of the personal seeking, personal escape, interpersonal seeking, and interpersonal escape as intrinsic push motivators in tourism behaviour is also observed by Snepenger et al. (2006).

Instead of just establishing travel desires, push factors are also used to determine when and where to travel (Crompton 1979) and complement pull factors (Dann 1977). The domain of the push factors explains 'why' travellers travel. It is about the socio-psychological predisposition to travel (Dann, 1981). Thus, push factors are referred to 'the desire to travel', associating with the decision 'whether to go' (Kim et al., 2007). An individual may alter his/her intention to utilise or not to utilise the full range of products. For example, in the tourism industry, the traveller may decide whether to go on a trip or to have other leisure activity as an alternative.

Realising the push motives, destination marketers may be able to improve their competitiveness by solving the problems that cause push motives through essential and appropriate activities and attractions (Correia et al., 2007). This in return will assist the destination to create effective pull factors and eventually create the destination's attractiveness and specific features as perceived by individual travellers (Uysal & Jurowski, 1994).

Pull factors represent the external attributes that attract travellers and pull them to visit a particular destination (Klenosky, 2002; Uysal & Hagan, 1993; You et al., 2000; Yuan & McDonald 1990). Klenosky (2002, p. 385) suggested that "*Pull factors refer to those that lead an individual to select one destination over another once the decision to travel has been made.*" According to Uysal & Hagan (1993) and Uysal & Jurowski (1994), the pull factors cover both tangible resources (e.g. recreation, beaches, facilities, and cultural attractions) and traveller's perceptions and expectations (e.g. benefit expectation, marketing image, and novelty). This shows that pull factors are related to the decision 'where to go' as well (Kim et al., 2007).

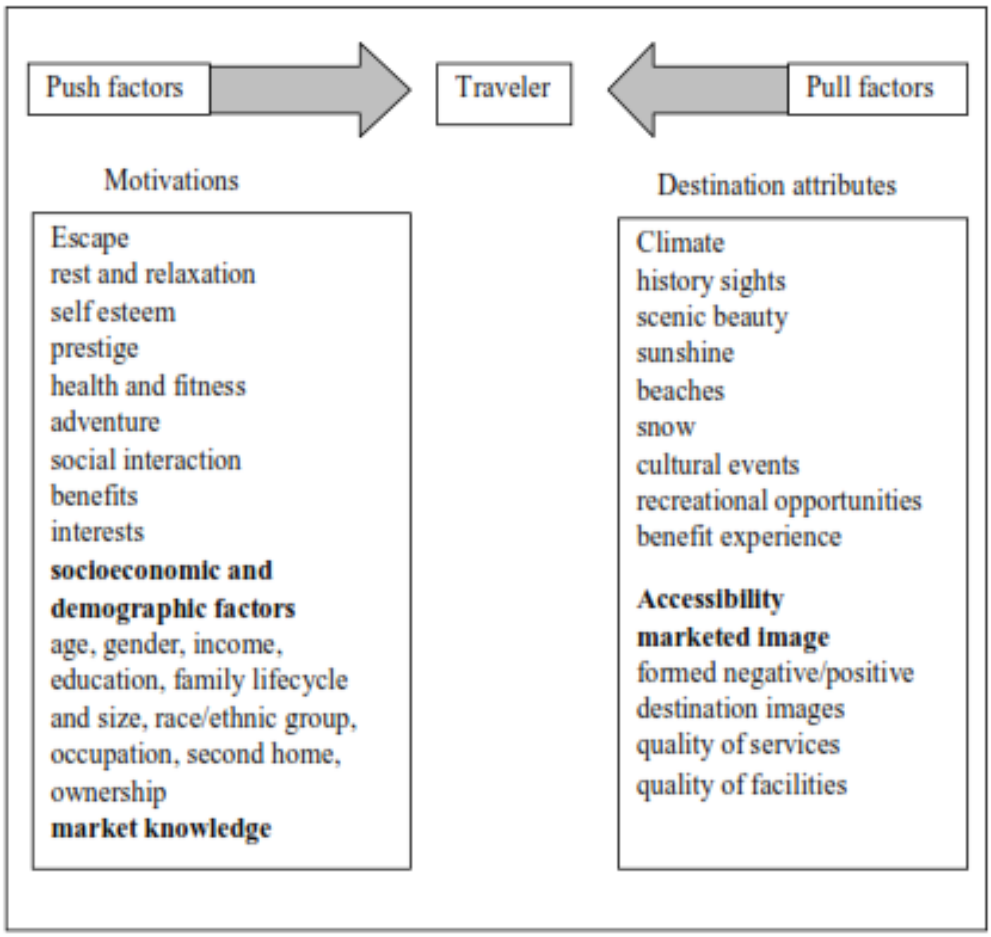
The pull factors influence traveller's destination selection where a mixture of facilities and services play an important role (Hu & Ritchie, 1993). Once travellers decide to travel, they will then consider the pull factors of a destination that attracts them (Oh et al., 1995). Therefore, pull factors generally are the destination attributes that correspond adequately to the push motivators (Dann, 1981). Material resources or the perceived expectations of the traveller may form the destination attributes as well (Uysal & Hagan, 1993).

A potential traveller may not necessarily consider only a single pull factor, but various factors at the same time as long as it responds well with the push factors (Dann, 1981). It is worth to note that any of the pull factor(s) of a specific destination may be driven by one or more push factors (Klenosky, 2002). A traveller may use different push

reasons in balancing the same pull force as well. In general, activities that are commonly and easily accessible to the travellers in their home destination (e.g. entertainment and sports) will be the least important pull factors (Jamrozy & Uysal 1994).

Travellers' demographic profiles are also observed to have distinct push and pull travel motivations when travelling to a specific destination. For example, the key push travel motivations of senior travellers are 'visiting friends and relatives', 'health', and 'rest and relaxation' (Jang & Wu 2006; Thomas & Butts 1998). This group of travellers is generally attracted to destinations that offers pull motivators such as cleanliness, hygiene, and personal safety (You & O'Leary 1999). Carr (2001) reported that women have a higher concern over safety than men, thus safety has been their utmost priority when travelling (Mieczkowski, 1990).

As stated earlier, push and pull motivation theory is widely used to explain travel behaviour and patterns. Both push and pull variables may well be represented by demand and supply in the market place. The push motives drive travellers to travel, creating demand to the host destination while the destination attributes are the supply that pull traveller to visit a specific destination. Therefore, understanding travel motivation through push and pull theory enables destination marketers to distinguish or forecast the demand of travellers and supply of their offerings to attract the travellers. Pull factors are claimed to be the maintenance attributes by Uysal et al. (2008), where the absence of them may not ensure the satisfaction of travellers. The examples of push and pull factors that motivate travellers to travel are illustrated as in Figure 2.5.



Source: (Uysal & Hagan, 1993)

Figure 2.5: Examples of Push and Pull Travel Motivation Factors

Travellers usually consider several variables before making a travel selection. The variables can be categorised into four groups: (a) internal variables (i.e. push motivation, values, images, lifestyles, tourists' personality); (b) external variables (i.e., destination pull factors, hindrances, family and reference group influences, marketing mix, social class, household-related factors such as power level, lifestyle, and style of decision making); (c) proposed trip's features (group size, time, distance, and duration of the trip); and (d) experiences of the trip (feeling and/or mood during vacation, post-purchase assessment). The inter-links among the variables upon consideration will influence the final selection of a specific destination.

It is worth noting that a travel decision is seldom made due to a single motive, but rather from multiple components (Crompton, 1979; Kozak, 2002a; Mansfeld, 1992; Mayo & Jarvis, 1981) in order to meet traveller's different needs (Uysal & Hagan, 1993). For example, a traveller may be motivated to travel to an off-the-beaten track destination, such as Bhutan or Greenland, to satisfy the peacefulness need away from the bustling heavy tourist traffic. The experience enables self-fulfilment achievement, challenging him/herself in a less travelled destination, or even just to meet the relaxation need (Correia et al., 2007).

2.6 Relationship between Push and Pull Motivation

Generally, push and pull factors are explained separately by researchers, with push factors explaining the need to travel, while pull factors explain what makes them choose a specific destination (Kim et al., 2006; Kim et al., 2007; Kim, 2008; Klenosky, 2002). Crompton (1979, p. 412) argued that push forces "may be useful not only in explaining the initial arousal, energizing, or 'push' to take a vacation, but may also have the directive potential to direct the tourists toward a particular destination." This notion is supported by Dann (1981) who stated that once a trip has been decided, the questions of where to go, what to do, and/ or what to see will be handled. Therefore, this shows that both authors believed that push motivations in fact precede pull motivations.

Nevertheless, the interaction of these two distinct variables in the tourism literature is still arguable. Researchers have investigated these factors and pointed out that they indeed are not independent from each other (Dann, 1981) but interconnected (Kim et al., 2006; Kim, 2008). The interconnection argument can be well understood by the fact that travellers make travel decisions when there are push motives for them to leave their existing location/position and pull to a destination that attracts them (Cha & McCleary, 1995; Jamrozy & Uysal, 1994). The pull factors are perceived to be able to

correspond well with the push factors (Kim, 2008; Oh et al., 1995). Therefore, it is believed that a traveller's behaviour towards a destination in fact reflects the destination's ability to pull or attract them. Nevertheless, the hypothesis is that there is traveller's perception that the destination attributes may pull them over in order to strengthen the travel motivation meaningfully.

Uysal and Jurowski (1994) discovered the correlation between push and pull factors, indicating that the relationship between these two variables does exist. Bogari et al. (2004) and Kim (2008) also found the relationship between push and pull factors as significant. In fact, reciprocal interaction between travel behaviour's push and pull factors has also been found (e.g. Baloglu & Uysal, 1996; Oh et al., 1995; Pyo et al., 1989). Pyo et al. (1989) stated that the combination of attraction attributes with motives is possible. For example, tours to museums and galleries should meet the intellectual needs (Pyo et al., 1989) while destinations attributes such as outdoor recreation, amusement parks, and nightlife activities are to serve the stimulation and social motives (Uysal & Hagan, 1993).

Thus, instead of independent variables, through numerous empirical studies, both push and pull factors are interdependent (Baloglu & Uysal, 1996; Dann, 1981; Kim et al., 2006; Kim et al., 2007; Kim, 2008; Oh et al., 1995; Pyo et al., 1989; Uysal & Hagan, 1993; Uysal & Jurowski, 1994). This means that there is a possibility that travellers may indeed make travel decisions by considering both push and pull factors at the same time, whether consciously or unconsciously.

As this research is dealing with IRM, travellers in travel motivation theory are referred to as retirees. IRM motivations will be presented next through the interpretation of push and pull motivation theory, the chosen travel motivation for this study.

2.7 Push and Pull Motivators in IRM Studies

Several studies of push and pull factors have been identified in international retirement migration (IRM) research. Most studies put emphasis only on the pull factors (e.g. Balkir & Kirkulak, 2007; Casado-Dıaz et al., 2004; Gibler et al., 2009; King et al., 1998; Rodríguez, 2001; Rodriguez et al., 1998; Rodriguez et al., 2004; Sunil & Rojas, 2005; Williams et al., 2000). Very few IRM researchers examine both push and pull factors in explaining the motivations of retirement migrations, with the exception of Breuer (2005) and Ono (2008).

The approaches used in these studies in determining push and pull factors are somehow different. Qualitative approaches such as personal interviews (Ono, 2008) and reviews (King et al., 1998; Rodríguez, 2001) have been used. Some prefer to utilise quantitative approaches such as secondary data collection and questionnaire (e.g. Balkir & Kirkulak, 2007; Casado-Dıaz et al., 2004; Gibler et al., 2009; Williams et al., 2000). Mixed methodology that adopts interviews and empirical case study is found in the work of Breuer (2005), Rodriguez et al. (1998), Rodriguez et al. (2004), and Sunil and Rojas (2005). To the knowledge of the author, there is little emphasis on developing a full motivation measurement scale in the IRM field. Besides, the lack of IRM study in exploring the relationship between push and pull factors also indicates research gaps that need to be addressed in this study.

The major factor that triggers the internal retirement migration in the United States is climate as well as cost of living, recreation and cultural activities to a certain extent (Newbold, 1996; Frey et al., 2000; Haas & Serow, 1997). Both climate and the cost of living can be either push or pull factors. Cold climate will push retirees to seek warmer weather destination, thus making climate a pull factor itself. For examples, the retirees who originate from the northern cold USA migrate and retire at the Sunbelt destinations such as Hawaii, California, and Florida. Similarly, the high cost of living,

particularly in retirement age in home destination will push retirees to venture into a destination that offers lower cost of living, thus pulling them towards it. Recreation and cultural activities are very much of a destination attribute.

Socio-economic characteristics also play an essential role in the migrants' decision making. Migrants generally are homeowners who are young, wealthy, healthy, and do not have dependent children as opposed to those retirees who stay back in their own homeland (Bennett, 1993; Clark et al., 1996; De Jong et al., 1995; Frey et al., 2000; Glasgow & Reeder, 1990; Longino, 1985). However, instead of retiring within their country of origin; retirees also retire overseas through IRM. There are various factors that motivate retirees to opt for international retirement, sharing certain common motivators as internal retirement migration in the United States.

2.7.1 Pull Factors of IRM

Most of the IRM motivations found in the literature concentrate more on the pull factors (as illustrated in Figure 2.6), which are the destination attributes in attracting retirees to retire in an overseas destination. Similar to internal migration in the United States, one of the major pull factors is low cost of living in an overseas destination (Balkir & Kirkulak, 2007; Breuer, 2005; Casado-Dıaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004). In the IRM scenario, the Germans are drawn to retire in the Canary Islands (Breuer, 2005). Mediterranean destinations such as Spain, Italy, and Portugal (Hoggart & Buller, 1995; O'Reilly, 2000; Williams et al., 1997) have been the favourite retirement destinations for the Central and Northern European retirees (Friedrich & Warnes, 2000; Myklebost, 1989; Williams et al., 1997) due to lower living costs and warmer weather. Ono (2008) supports the notion by indicating Japanese retirees chose Malaysia to retire due to low living cost.

However, surprisingly, in Gibler et al. (2009)'s study low living cost ranked only the third most important pull factor among international retirees. Instead of the general low living cost motivator, Gibler et al. (2009) found housing prices as the second most important pull factor. Housing prices normally relate to the affordable rental price of accommodation and housing maintenance costs overseas (Gibler et al., 2009; Rodriguez et al., 2004).

Retirement destinations that provide attractive natural and cultural amenities (Balkir & Kirkulak, 2007; Gibler et al., 2009; Rodriguez et al., 2004) will pull international retirees towards their destination. In fact, natural amenities were rated as the most important pull factor in Gibler et al. (2009)'s study. Rodriguez et al. (2004) reported that Europeans are pulled to Spain for retirement due to the Latin and Mediterranean cultures that satisfy the curiosity and the retirees' interest. Both natural and cultural amenities may be good and effective factors for international retirees to spend their retirement time in a foreign land.

Favourable climate in overseas retirement destinations is widely cited as an important pull motivator to IRM (Breuer, 2005; Casado-Dıaz et al., 2004; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005). Rodriguez et al. (2004) reported that 92% respondents indicated that the favourable climate in Costa del Sol, Spain pulled them to retire in this Mediterranean coast. Rodriguez et al. (2004) explained the favourable climate in Southern Spain provides mild weather with an annual average temperature of about 18ºC and about 2,852 hours of sunshine annually. Light and warmth climate are often the effective pull factors that drive German retirees to retire in the Canary Islands (Breuer, 2005).

Good infrastructures (Gibler et al., 2009) also act as a pull force to motivate international retirees to choose a specific retirement destination. Breuer (2005) reported that German retirees in the Canary Islands made telephone calls to their family in their

home country at least once a week. Thus, communication infrastructure may be seen as a paramount factor to ensure the retirees' smooth daily life activities and maintaining social contacts with their family and friends.

Recreation and entertainment opportunities at the retirement destination (Ono, 2008; Gibler et al., 2009) are commonly evaluated by international retirees when deciding where to retire. Recreational activities such as sports and cultural activities are what the Japanese retirees are seeking when retiring in Malaysia (Ono, 2008). Similarly, in the European continent, Rodriguez et al. (2004) reported that European retirees have ample time to enjoy the leisure resources available in Costa del Sol. This motivator indicates that retirement destinations that provided active lifestyle attracts active-seeking retirees, particularly the younger cohorts. American retirees migrated to Mexico due to the possibility to remain active (Sunil & Rojas, 2005). This indicates that the possibility of being active acts as a destination attribute, pulling the American retirees to retire in Mexico and satisfying the needs for being active during retirement age.

Efficiency and simplicity of visa systems is another pull factor in IRM. In the study of Japanese retirees in Malaysia, Ono (2008) found that Penang is favoured over the Gold Coast due to the difficulty of visa re-issuance and a larger amount of bank deposits required in Australia as compared to Malaysia. Therefore, a Japanese couple who initially thought of retiring in Australia and had bought a condominium in the Gold Coast finally decided to sell off the property and move to Penang to retire.

Gibler et al. (2009) indicated lower local tax rate as a pull factor. Though in their study, there is no specific definition of the local tax rate, it could be assumed the general taxes are service tax, value-added tax and income tax. Generally, retirees are not expected to have income, and perhaps relying on pension funds to support their daily life while retiring overseas. Nevertheless, there is a possibility among retirees to work

part-time or have their own business at the retirement destination. Thus, income tax is relevant as a pull motivator in this context.

Retirees seek a casual and leisurely lifestyle (Casado-Dıaz et al., 2004; King et al., 1998; Rodriguez et al., 1998; Rodriguez et al., 2004) during retirement where coastal areas (e.g. the Mediterranean, the Carribean, Antalya, Penang, Phuket, Bali, and others.) are perfect choices. Rodriguez et al. (2004) reported that almost 49% of the respondents indicate the informal Spanish lifestyle draws them to retire in Costa del Sol. During retirement retirees emphasise on rest and relaxation.

The availability of healthcare and medical facilities (Gibler et al., 2009; Rodriguez et al., 2004) can be an important pull motivator to international retirees, particularly for those who have health problems. Most retirees will evaluate a retirement destination, in this regard, to ensure the healthcare and medical facilities suit their requirements and needs. Consequently, international retirees will evaluate the pull motivator of 'availability of care for the elderly' in the retirement destination. Ono (2008), in her study of Japanese retirees in Kota Kinabalu, Malaysia discovered that Japanese retirees need to ensure that the retirement destination has good and reliable care service for their parents who also join them retiring in Malaysia. This shows that the evaluation for a particular motivator may not be necessarily for the retirees themselves, but also for their partner or family member(s) who follow them along.

Sunil and Rojas (2005) reported that American retirees migrate to Mexico due to the Mexican people. This shows that friendly locals play an essential role as pull factor. Besides that, Gibler et al. (2009) and Rodriguez et al. (2004) in their articles also pointed out that the retirees are able to connect better with the host country when there is in existence of other expatriate communities.

Geographical closeness to home country (Gibler et al., 2009; Rodriguez et al., 2004) reduces travel hassle among retirees between the host and home country.

Closeness between the retirees and their family members at home country can be ensured as more frequent trips can be made by both parties to each destination. This motivator is observed among the European retirees who retire within the European continent (e.g. Breuer, 2005; Casado-Dıaz et al., 2004; Gibler et al., 2009; King et al., 1998; Rodriguez et al., 1998; Rodriguez et al., 2004) and the American retirees who retire in Central and South America (e.g. Dixon et al., 2006; Sunil & Rojas, 2005).

Pull motivators such as children and family (Breuer, 2005) and family networks and kinship (McHugh, 1990; Mullins et al., 1989) drive the retirees to retire in the destination where they can be united with their immediate family members. Marshall and Longino (1988) studied the Canadian retirees retiring in Florida and found that the distance between the retirees and their relatives also acts as a motivator. The close distance enables the retirees to seek social support from their relatives. The easy access to the retirement destination by air further reduces the distance and escalates the reach of retirees to their children and family (Breuer, 2005).

2.7.2 Push Factors of IRM

Besides being a pull factor, Ono (2008) also reported climate as a push factor. One of her Japanese respondents who, originally from Yamanashi Prefecture indicated that during the winter season, the weather is very cold. The cold weather acted as a push factor, driving the retirees to search for a destination in a southern tropical area to retire to instead.

Breuer (2005) reported that the German senior citizens in the Canary Islands with health problems take precautionary health measures, to relieve existing illnesses, indicating that retirees believe that their current health status pushes them to leave their country and retire in a destination that can assist them to relieve their illnesses. Health

factor relates to destination attributes such as favourable climate and the availability of good healthcare systems and facilities.

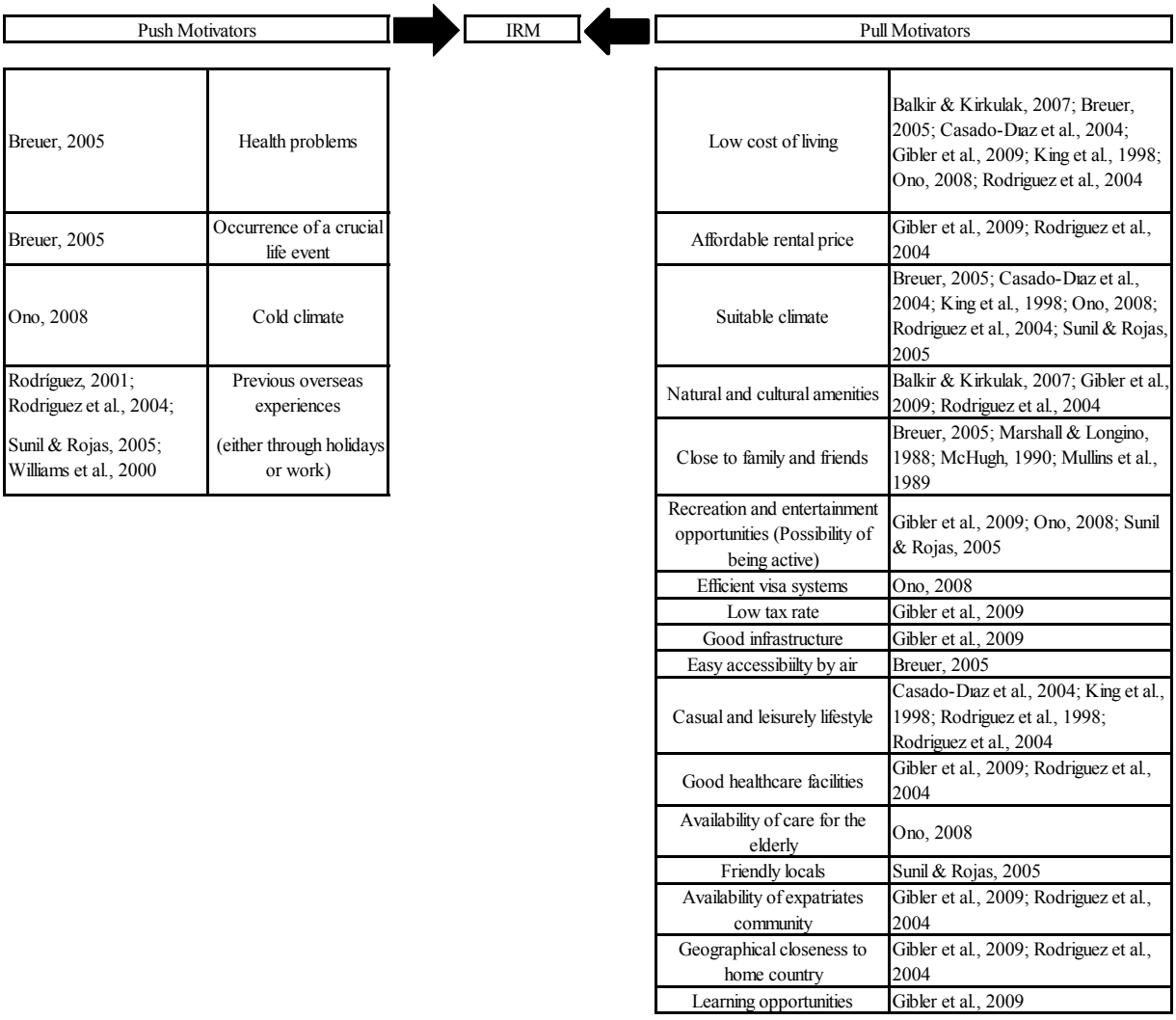
An occurrence of a crucial life event among some retirees also motivates them to retire overseas. Breuer (2005) stated that retirees may have a simple reason such as sickness which causes them to retire early or more serious reasons that disrupt their personal life, such as a divorce or the death of their lifetime companion. In an extreme case, this motivator may result in a permanent departure and cutting off their links with their home country.

Retirees who have previous positive destination experiences (Rodriguez et al., 2004; Williams et al., 2000; Rodríguez, 2001) tend to select the destination as a retirement place. The previous experiences can be in the form of vacation and/or work purpose. Through the previous experiences, the retirees are pushed to retire overseas as they may get used to overseas livings. They would have probably built connections with the locals on previous experiences as well. Sunil and Rojas (2005) in their study of American retirees retiring in Mexico found that the retirees tend to have some sort of retiring knowledge in Mexico. They had previous travel experiences and long presence in the retiring destination. They also reported that 72% of the American retirees travelled at least four times overseas while living in the United States before they made up their mind to finally retire in Mexico.

In general, the motivations discussed above may have been affected by previous travelling experience in the retirement location (Law & Warnes, 1980; Hogan 1987; Cuba & Longino, 1991; Stimson & Minnery, 1998), repetitive tourism behaviour either by the retiree or with their family members (Williams et al. 2000; Rodriguez, 2001), environmental aspect (Cuba & Longino, 1991; Haas & Serow, 1993; Mings, 1997; Stimson & Minnery, 1998; Walters, 2000), and good healthcare facilities (Daciuk & Marshall, 1990; Dwyer, 2000; Fournier et al., 1988; Gober & Zonn, 1983; Haas &

Serow, 1993; King et al., 2000; Mings & McHugh, 1995; Rodríguez et al., 1998; Stimson & Minnery, 1998; Williams et al., 1997).

Though retirement destinations with the cheaper living standard are preferred, the retirees' satisfaction should not be compromised. Dann (1981) stated that it makes little sense to study motivation in isolation from satisfaction. He argued that if the retirees' needs are fulfilled, then this will result in satisfaction. Therefore, the theory that guides the study of satisfaction will be presented after the section of "Research Gap in IRM Motivation Literatures".



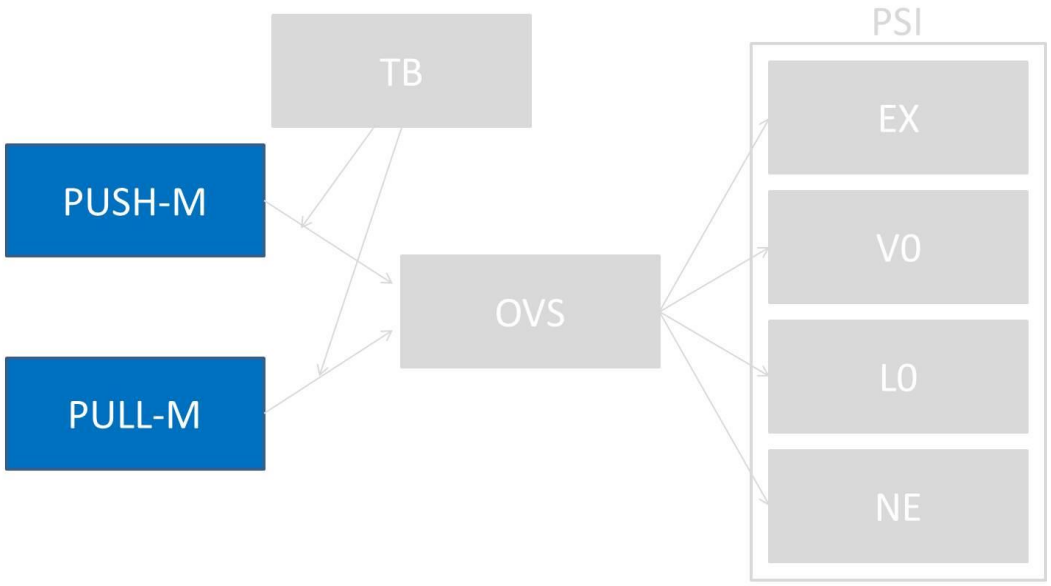
Push Motivators	
Breuer, 2005	Health problems
Breuer, 2005	Occurrence of a crucial life event
Ono, 2008	Cold climate
Rodríguez, 2001; Rodriguez et al., 2004; Sunil & Rojas, 2005; Williams et al., 2000	Previous overseas experiences (either through holidays or work)

Pull Motivators	
Low cost of living	Balkir & Kirkulak, 2007; Breuer, 2005; Casado-Dıaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004
Affordable rental price	Gibler et al., 2009; Rodriguez et al., 2004
Suitable climate	Breuer, 2005; Casado-Dıaz et al., 2004; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005
Natural and cultural amenities	Balkir & Kirkulak, 2007; Gibler et al., 2009; Rodriguez et al., 2004
Close to family and friends	Breuer, 2005; Marshall & Longino, 1988; McHugh, 1990; Mullins et al., 1989
Recreation and entertainment opportunities (Possibility of being active)	Gibler et al., 2009; Ono, 2008; Sunil & Rojas, 2005
Efficient visa systems	Ono, 2008
Low tax rate	Gibler et al., 2009
Good infrastructure	Gibler et al., 2009
Easy accessibiilty by air	Breuer, 2005
Casual and leisurely lifestyle	Casado-Dıaz et al., 2004; King et al., 1998; Rodriguez et al., 1998; Rodriguez et al., 2004
Good healthcare facilities	Gibler et al., 2009; Rodriguez et al., 2004
Availability of care for the elderly	Ono, 2008
Friendly locals	Sunil & Rojas, 2005
Availability of expatriates community	Gibler et al., 2009; Rodriguez et al., 2004
Geographical closeness to home country	Gibler et al., 2009; Rodriguez et al., 2004
Learning opportunities	Gibler et al., 2009

Figure 2.6: Push and Pull motivators of IRM

2.8 Research Gap in IRM Motivation Literatures

As referred to Figure 2.6, most IRM studies focus mainly on pull factors. Therefore, there is a need to put more emphasis on the push factors. Besides, little research found to investigate the relationship between push and pull factors in the IRM context. To fill the gaps, this study employs qualitative method to probe more themes on the push factors as well as the existing abundance of pull factors, this study aims to establish a measurement scale that will be useful for IRM researchers to examine the IRM motivations in the future. Besides, this research also tests the relationship between push and pull IRM motivations. Figure 2.7 shows push and pull motivations included in the proposed theoretical framework.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 2.7: Theoretical Framework Development

2.9 Travel Satisfaction

The concept of satisfaction has been a historical thought of marketing schools. The initial study of customer effort, expectations, and satisfaction can be traced back to the research carried out by Cardozo (1965). Satisfaction is an increasingly salient topic

in many organisations and academic researches (Soderlund, 1998). Satisfaction is a complex human process that covers both affective and cognitive processes, coupled with physiological and psychological influences (Oh & Park, 1997). In theory, it is often conceptualised as the end result of comparing perceptions with expectations of a service (Oliver, 1977, 1980; Ross et al., 1987; Spreng et al., 1996; Tam, 2005).

According to Evans and Lindsay (1996), Huang and Lin (2005), and Yi (1990), satisfaction occurs as a process or an outcome itself. It is the leading criterion for determining the quality that is actually delivered to customers through the product/service and by the accompanying services (Vavra, 1997). Understanding tourist satisfaction is critical for sustainable tourism business since it encourages positive word-of-mouth and loyalty which ensure positive business growth and future survival.

Tribe and Snaith (1998, p. 27) defined satisfaction as "*the degree to which a tourist's assessment of the attributes of that destination exceeds his or her expectations for those attributes"* in the tourism field. Pizam, Neumann, and Reichel (1978, p. 315) also described satisfaction as "*the result of the interaction between a tourist's experience at the destination area and the expectations he had about that destination."* Tourists' satisfaction can also be viewed as a post-purchase variable, which is a function of pre-travel expectations and travel experiences (Moutinho, 1987).

Tourism researchers examine satisfaction using several theories, such as the norm theory, expectation/disconfirmation theory, equity theory, and perceived performance theory (Assaker et al., 2010; Kozak & Rimmington, 2000; Yoon & Uysal, 2005). Though expectancy-disconfirmation theory is widely used and accepted in the tourism field, Assaker et al. (2010) raised doubt of its usage. This gave way to its closest rival, the perceived performance theory, proposed by Tse and Wilton (1988), which gained popularity among tourism researchers in the recent years. This theory is

widely used as an alternative to the expectancy-disconfirmation model (Assaker et al., 2010; Yoon & Uysal, 2005; Qu & Ping, 1999).

2.9.1 Expectancy-Disconfirmation Theory

Oliver (1980) proposed that travellers compare actual performance with those expectations that were formed before the travelling activities. If the actual performance is better than their expectations, this results in positive disconfirmation. The travellers who are satisfied are more willing to return to the same destination again. However, if the actual performance is worse than expectations, this results in negative disconfirmation. Travellers who are dissatisfied will likely look for alternative destinations to travel in the future. Chon (1989) stated that tourist satisfaction is based on the matches between expectation about the destination and the perceived evaluative outcome of the experience in the destination.

2.9.2 Norm Theory

Suggested by Latour & Peat (1979), the Norm Theory puts main focus on the norm of a phenomenon. The norm serves as the reference point and any disconfirmation relative to the norm will cause dissatisfaction. Francken and van Raaij (1981) hypothesised that leisure satisfaction is determined by the consumers' perceived disparity between the preferred and actual leisure experiences. This includes the perceptions of barriers (both internal and external) that prevent the consumer from achieving the desired experience. Thus, this theory uses "comparison standard." In the context of IRM, the retirees are comparing the determined retirement destination with other alternatives or destinations visited in the past. The difference between present and past experiences can be a norm used to evaluate their satisfaction.

2.9.3 Perceived Performance Theory

Developed by Tse and Wilton (1988), an individual traveller's satisfaction is only a function of the actual performance, regardless of their expectations. Instead of comparing performance with past experiences, the actual performance and initial expectations should be considered independently. Emphasis is given to the actual performance instead of expectation. This theory is particularly useful when travellers do not have any idea about the travel destination, making the expectation formation impossible. Hence, it is argued that only the actual performance or their experiences are paramount in investigating the travellers' satisfaction level (Yoon & Uysal, 2005).

The theory argues that it is relatively meaningless to compare actual performance with expectations when the conditions and situations before and after the travel experience are different. In particular to the retirement satisfaction, factors such as environmental and personal play an essential role (Simon, 1995). The possibility of adverse factors in affecting travel experience made the comparison less meaningful. The theory has been adopted in assessing tourist's satisfaction with a particular destination (Pizam et al., 1978) and among cruise travellers (Qu & Ping, 1999). Musa et al. (2006) in their study of scuba divers' satisfaction further supports the adoption of this theory by looking at the respondents' perception of the service performance. Thus, the author believes that the overall performance is a suitable model in measuring the retirees' satisfaction in this study.

2.10 Satisfaction in IRM Studies

Karn (1977) in her study of retirees on the coast of England reported only a small number of them expressed regrets about their retirement move, and this was because of the lack of health and social services. Balkir and Kirkulak (2007) investigated retirement migration in Antalya, Turkey. Balkir and Kirkulak (2007) used a

single question to measure the retirees' satisfaction level by asking "Did your decision to settle in Turkey have an impact on your friends or relatives to do the same? Respondents were given 3 alternative answers; 'Yes', 'No', and 'No answer'. Despite the fact that the question does not measure satisfaction directly, Balkir and Kirkulak (2007) concluded that almost 59% of the respondents are satisfied with their decision to live in Antalya.

Sunil and Rojas (2005) explored the background characteristics of American retirees living in the state of Jalisco, Mexico. Similar to Balkir and Kirkulak (2007), Sunil and Rojas (2005) also used simple questions, "Do you have any regrets concerning your choice to retire in Mexico?", followed by "Are you planning to permanently remain in Mexico?" Unlike Balkir and Kirkulak (2007), Sunil and Rojas (2005) explored the level of satisfaction through open-ended questions, enabling wider narratives from the respondents. They found that in general, the respondents enjoy a better life and express no regrets with their decision retiring in Mexico. In fact, some of the respondents stated that "*it was a blessed experience.*" The majority of respondents (91.8%) were satisfied with their retirement experience in Mexico (Sunil & Rojas, 2005, p. 13).

Casado-Diaz (2006) analysed the growing importance of IRM by focusing on the differences among the British, German and Nordic expatriate communities living in Costa Blanca, Spain. He concluded that there are significant differences among the three nations, particularly in their socio-demographic and economic backgrounds, residential choices, and patterns of mobility. This clearly indicates that the retirees' degree of satisfaction is heterogeneous as the differences are in accordance to their origins.

Existing IRM literatures indicate a major research gap where no study to date measures retirees' satisfaction as a construct. However, instead of just referring to satisfaction, attention may be diverted to challenges encountered by international

retirees in retirement destinations. Though challenges encountered may normally reflect retirees' dissatisfaction, this may not always be the case. The challenges encountered found in previous studies will be presented next.

2.10.1 Challenges Encountered

Despite being a well-trodden research field, IRM issues remain complex. Balkir and Kirkulak (2007) report a myriad of challenges experienced by retired migrants in Turkey. Among them are administrative, linguistic and religious challenges, multiple levels of bureaucratic procedures when buying properties, getting work permits, and difficulties in renewing their residence permits or visas. Gibler et al. (2009) who studied the retirees' second home movement within Spain, reported several challenges that caused the next movements. Retirees either move somewhere else or return to their home country. The most prominent reason was homes were not built and equipped with facilities for ageing people, followed by general urban challenges such as traffic, noise, pollution, and others. Other reasons included high property maintenance cost, insufficient facilities or services in the retirement destination, safety issue, and increased living costs.

In Spain, Rodriguez et al. (2004) reported that language barrier, increasing cost of living, separation from family, and poor new lifestyle adaptation are among the main foreign retirees' challenges. British retirees feel unhappy with the local attitudes' toward cleanliness in Malta (Innes, 2008). Language was a major barrier for British retirees with second homes in Spain (Warnes et al., 1999) and Western retirees residing in Thailand (Howard, 2008). Howard (2008) also indicated other issues that bother the Western retirees in Thailand (e.g. bribery, locals' attitudes, urban challenges, visa renewals). More than 25 percent of Warnes et al. (1999)'s respondents indicated their frustration on local bureaucracy and official forms. Retired foreign migrants are

unhappy separating from their family and friends (Warnes et al., 1999), making them feel lonely, bored, and missing home (Breivik, 2012; Huber & O'Reilly, 2004). Other challenges are poor nursing and medical services and poor legal protection for foreigners (Warnes et al., 1999).

While there are no particular grievances recorded by Sunil and Rojas (2005) among the American retirees in Mexico, Dixon et al. (2006) state that language barrier complicates the retirees when dealing with government activities and building homes, particularly in the rural areas. Often the retirees learn Spanish through language classes. However, some may just use sign language or assistance from those around them who are bilingual in getting their daily life chores done. As a new member of the local community, the American retirees find it challenging in adjusting their attitude and cultural norms, particularly in regards to class status and collectivistic cultural issues. They need to learn to be patient and slow down their lifestyle to adapt to the local customs and behaviours. The existence of the expatriate communities facilitates the adaptation process among the retirees. Dixon et al. (2006) reported that the ease in English communication may not necessarily be a positive influence to international retirees who wish to assimilate with the local culture. Some Americans who retire in San Miguel de Allende (Mexico) and Panama City (Panama) are unable to learn Spanish, since English is widely spoken at the destinations. Their intention to integrate with the locals and live like them becomes a challenge as well.

In Malaysia, although the MM2H programme was launched a decade ago, it has several weaknesses which were expressed by the participants. Kaur (2007) reported that dishonesty and bribery amongst the officers in government departments and unscrupulous agents jeopardise the nation's efforts to promote the MM2H programme. The government actively promotes an anti-corruption campaign among the private and public sectors since 2008 (Hershman, 2012), this situation is expected to improve.

According to Ahmad (2011), the MM2H programme creates challenges with constant changes in application requirements (e.g. changing of currency in pledging fixed deposits, its withdrawal policies, lengthy visa application processes). These issues cause inconveniences not only to the participants, but also the MM2H agents. Despite the positive factors (e.g. friendly people, the relaxed lifestyle, the reasonable cost of living, weather) that draw the retirees to have their second homes in Malaysia, drivers' attitude on the road, social ethics (e.g. queue cutting, less courtesy to say "thank you" and "please") are also a concern to them (Abdul-Aziz et al., 2014; Ahmad, 2011).

The next section discusses the relationship between travel motivation and satisfaction.

2.10.2 Travel Motivations and Satisfaction

To the researcher's knowledge there is little information available in IRM study which examines the relationship between IRM motivations and international retirees' satisfaction. Thus, to understand retirees' behaviour, it is crucial to examine the relationship between tourism motivation and tourism satisfaction. Devesa et al. (2010), Dunn Ross and Iso-Ahola (1991) and Lee et al. (2004) suggested that both motivations and satisfaction are the basic constructs in understanding tourism behaviour. Generally, a traveller experiences at least two attributes at a tourist destination (Pyo et al., 1989). A variety of tourism products that build upon understanding of travellers' motivation are normally offered in order to meet the satisfaction of expressed wants (Gnoth, 1997). Thus, the concept of motivation is presumed to be a major building block of market segmentation in many empirical studies (Kozak, 2002a), along with travellers' satisfaction (Crompton & McKay, 1997; Fang et al., 2008; Fielding et al., 1992; Mannell & Iso-Ahola, 1987; Dunn Ross & Iso-Ahola, 1991; Yoon & Uysal, 2005).

Deci (1975) and Ryan and Deci (2000) suggested that activities that are intrinsically motivated could trigger an individual's awareness of the possible satisfaction in a future scenario. An individual starts to travel as he/she is being motivated upon realising specific needs to do so and perceives that a particular destination may satisfy those needs (Lubbe, 1998). Once the needs are being stimulated, motivation will be generated within a parameter of expectation structure (Gnoth, 1997). The parameter of expectations is then compared with the perception of experiences in determining satisfaction level. Therefore, the possible influence of motivation towards satisfaction can be established.

Motives are linked to expected behaviour outcomes while behaviour is expected to produce satisfaction (Dunn Ross & Iso-Ahola, 1991). It shows that a travel experience is indeed situated between motivations and satisfaction (Mannell & Iso-Ahola, 1987). Crompton and McKay (1997) proposed that satisfaction will be gained when needs that drive travel behaviour are met. A diverse travelling experience could possibly enhance satisfaction (Beh & Bruyere, 2007). Pearce and Caltabiano (1983) further strengthened the notion that traveller behaviour can be determined by the underlying motivation, a construct that has a close relationship with satisfaction (Crompton & McKay, 1997). Therefore, understanding travellers' needs is essential to monitor and ensure their satisfaction level. Past researches have shown the relationship between travel motivation and satisfaction in tourism literatures (Alegre & Garau, 2010; Battour et al., 2012; Chi & Qu, 2008); Dunn Ross & Iso-Ahola, 1991; Eusébio & Vieira, 2013; Fang et al., 2008; Fielding et al., 1992; Kim, 2008; Mannell & Iso-Ahola, 1987; Prebensen et al., 2010; Yoon & Uysal, 2005; Žabkar et al., 2010). However, as stated earlier, to the researcher's knowledge, this relationship is yet to be tested in the context of IRM.

Destination attributes or the pull factors of travel motivation may arouse and strengthen internally driven push motivations. Combinations of push and pull factors are then expected to affect the perception of travel destination at different levels (Yoon & Uysal, 2005). Perception and involvement are possible to be predicted by both push and pull motivations (Correia et al., 2007; Kim, 2008; Žabkar et al., 2010). This indicates motivation constructs respond to satisfaction at different levels as well (Qu & Ping, 1999). By using a two-way ANOVA tests, Lee et al. (2004) found significant major impact of four motivation clusters on overall tourists' satisfaction. The identification of push and pull motives towards multiple international destinations is necessary for destination marketers to develop effective marketing plans, to attract, and to satisfy their target markets (Kim et al., 2006).

Yoon and Uysal (2005) in their study in Northern Cyprus explored the theoretical and empirical evidence on the causal relationships between the push and pull motivations and satisfaction. They revealed the structural relationship between these constructs. Even though the push motivations had a positive relationship with travel satisfaction, their data indicate that the relationship is not significant. They reported an unexpected finding where the relationship between pull motivations and travel satisfaction is significantly inversed. Push motivation was also found to have a positive relationship with destination loyalty in their study.

Prebensen et al. (2010) attempted to study the correlation between the push motivations, in terms of body motivations (sun and warmth and fitness and health) and mind motivations (escapism and culture and nature), and overall satisfaction of the Norwegian tourists who travel overseas for a pre-packaged trip. The mind motivations found to have significant relationship with the overall satisfaction. However, the effect size is relatively small at only 4% of the overall satisfaction variance. The small effect size was perhaps due to little number of items in each dimension (only three).

Battour et al. (2012) in their study of Muslim tourists in Malaysia found that both the push and pull motivations have significant positive influence on the tourists' overall satisfaction. Their study reveals that 'achievement', 'exciting and adventure', 'family togetherness', 'knowledge/education', and 'escape' are among the most important push motivations. On the other hand, the pull motivations are 'natural scenery', 'wide space and activities', 'cleanliness and shopping', and 'modern atmosphere'.

Eusébio & Vieira (2013) evaluated the destination attributes and tourist satisfaction at the central region of Portugal. The EFA of 923 samples (330 domestic tourists, 593 international tourists) revealed three destination attributes' dimensions: basic services, accessibility, attractions. The study indicated a significant relationship between the destination attributes (pull motivations) and the satisfaction of both the domestic and the international tourists.

In the recent study on the motivations, destination image, and overall satisfaction of international tourists visiting Sichuan province after the Wenchuan earthquake in 2008, Tang (2014) confirmed the positive relationship among the push motivation factors and the tourists' overall satisfaction. The push motivation factors derived from the EFA were friends and relatives, personal motivation and perceived prestige of visit, learning and education, and relaxation and leisure.

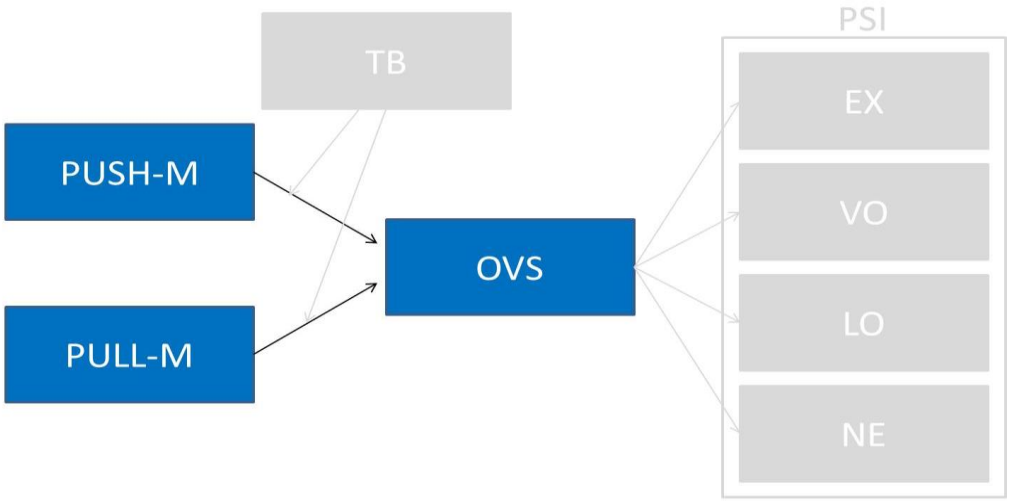
While many studies implied the direct relationship between push and pull motivations with the satisfaction construct, several studies also found the indirect relationship between pull motivations and the satisfaction construct. In the study of student pleasure travel market by Kim (2008), it was found that pull motivations have a significant indirect relationship with satisfaction, which mediated by cognitive involvement of the students. Perceived quality was also found as a mediator between

pull motivations and satisfaction in Žabkar et al. (2010)'s study of four tourist destinations (i.e. city, seaside resort, recreational resort, spa resort) in Slovenia.

In order to produce effective marketing strategies, travel motivation should be considered as the key element (Pyo et al., 1989) together with travellers' satisfaction. Travel destinations should first identify the travel motivations of their target market and meet the needs by providing the desired tourism product development and offerings (Dunn Ross & Iso-Ahola, 1991). Next, it is critical for destination management to monitor the satisfaction level of their visitors. Effective pull factors management (e.g. services, facilities, and programmes) (Uysal et al., 2008) is essential to ensure the sustainability and expandability of their travel business. The next section discusses the research gap in travel satisfaction.

2.11 Research Gap in Travel Satisfaction Literatures

Previous studies have attempted to determine the relationship between push and pull motivation factors and satisfaction. However, items associated with the motivation constructs are frequently modified. Besides, limited researches are found investigating empirically the travel satisfaction relationship within the existing IRM framework. To fill this gap, in addition to studying the travel motivations of IRM participants, this research will investigate the relationship between IRM motivations and international retirees' overall satisfaction, as shown in Figure 2.8.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 2.8: Adding OVS to Theoretical Framework Development

2.12 Post-Satisfaction Intentions (Exit, Voice, Loyalty, Neglect)

Post-satisfaction response such as loyalty is commonly investigated and described in tourism research (e.g. Alegre & Cladera, 2006; Chen & Chen, 2010; Chi & Qu, 2008; Del Bosque & Martín, 2008; Hui et al., 2007; Jang & Feng, 2007; Kozak & Rimmington 2000; Yoon & Uysal, 2005; Žabkar et al., 2010). In the human resource (HR) field, satisfaction is being explored in greater complexity. This creates a research gap between tourism and HR studies in regards to understanding post-satisfaction behaviours of the concerned parties.

Hirschman (1970) studied post-satisfaction behaviour in the HR field, and proposed the Exit-Voice theory. The theory suggests that as individuals are dissatisfied with the performance of an organisation, they may try to improve the situation by 'exit' from the organisation or 'voice' their concern while remaining in the organisation. Individuals decide either to remain in or leave the organisation. Hirschman (1970) also incorporated the dimension of 'loyalty' in the Exit-Voice theory. Loyalty will enhance

the strength of the individual to stay and 'voice' his/her concern over the dissatisfaction issue(s).

Inspired by Hirschman (1970)'s work, the post-satisfaction behaviours were further scrutinised by Rusbult et al. (1988) who then introduced the Exit, Voice, Loyalty, and Neglect Theory to better understand employees' post-satisfaction behaviours. Further description of this theory is discussed in the next section.

2.12.1 Exit, Voice, Loyalty and Neglect Theory

In the study of job dissatisfaction, Rusbult et al. (1988), proposed four typical responses from the workers, namely exit, voice, loyalty, and neglect, in a close relationship (Rusbult et al., 1982). Multiple variables have been incorporated in this theory and a typology is shown in Figure 2.9.

An individual is taking an active role, though it may be a destructive action towards the organisation or possibly to the individual as well. Action such as leaving the organization would occur when the individual responds to his/her dissatisfaction with 'exit'. Leaving the organisation may be represented by actions such as quitting, transferring, searching for a different job, or thinking about quitting.

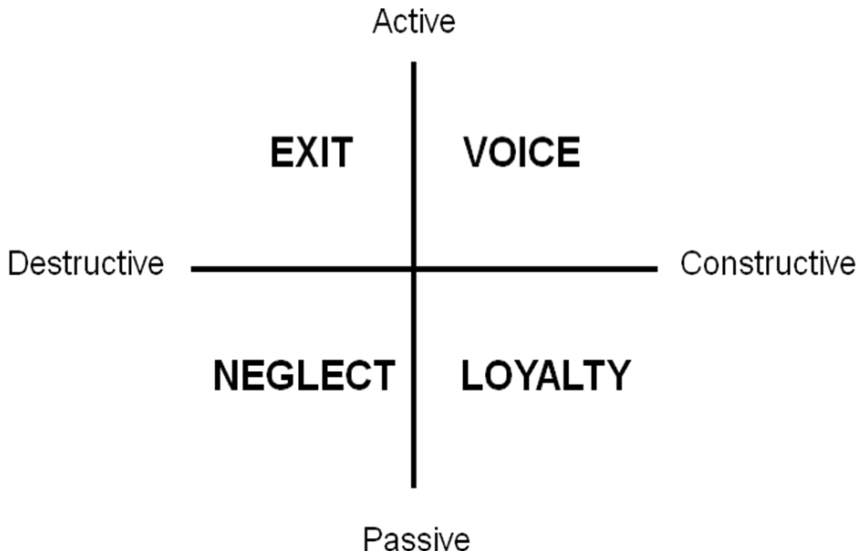
Vice versa, an individual may also consider more constructive actions where the dissatisfied individual would respond with 'voice' action instead of 'exit'. Constructively and actively, the individual tries to improve the existing conditions by problems discussions, suggesting solutions, or taking actions to solve problems either by him/herself or with the assistance of the relevant party in the organisation.

An individual who may prefer to consider a constructive action towards the organisation, yet implementing a passive role within him/herself would be responding loyally to the dissatisfaction. Individuals tend to be loyal as attachment with the organisation is established over a period of time. They are passively, but optimistically

waiting for conditions to improve, hoping for the dissatisfaction issue(s) to be solved or subside over a period of time.

Finally, individuals who prefer to be passive in the organisation and not doing anything to face the dissatisfaction encountered would adopt the response of 'neglect'. Though 'neglect' may not cause any problems in the organisation directly; it may have created a destructive scenario over a period of time as the management may not be aware of the problems that are deteriorating. An individual who responded to dissatisfaction by 'neglect' shows that he/she is passively allowing conditions to worsen through reduced interest or effort.

In summary, both voice and loyalty are the constructive responses where individuals with their effort, are trying to revitalise a problematic employment situation and maintain the satisfactory working conditions. On the other hand, both exit and neglect pose a destructive response, leaving the problems unsolved and dissatisfaction to worsen. As both voice and exit are active actions of the individual, havoc or further problems may be created in the organisation. Dissatisfaction of one individual may spread to more individuals. Thus, there are situations where leaders of the organisation interrupt the exit and voice processes by suppressing them through incentives (Gehlbach, 2006). It has to be noted that the constructiveness-destructiveness dimensions are in the view of the organisation while the active-passive dimensions are referred to the employees' behaviour.



Source: Rusbult et al. (1988)

Figure 2.9: Typology of Exit, Voice, Loyalty, and Neglect Responses

In applying the exit, voice, loyalty, and neglect theory into the current study, the actors have to be defined clearly. Employees in the theory shall be referred as the international retirees while the organisation shall be represented by retirement destination in IRM study. Leaders of the organisation will be the decision makers of retirement destination, which could be the government or private establishments that have interest in marketing the retirement destination.

The selection of this theory in researching international retirees' post-satisfaction intentions is appropriate. Dissatisfied retirees may choose either one of the four responses as proposed by Hirschman (1970) and Rusbult et al. (1988). The retirees may 'exit' by just leaving the retirement destination to another alternative destination or back to their home country. Should the retirees decided to stay on and remain loyal, they may 'voice' their unhappiness and challenges encountered to the respective authorities and relevant stakeholders. Lastly, the retirees may just neglect the dissatisfaction and deal with it as daily challenges encountered.

2.12.2 Satisfaction and Post-Satisfaction Intentions (Exit, Voice, Loyalty, Neglect)

Voice and loyalty are both constructive responses where an individual attempts to revive or keep the satisfactory conditions. Vice versa, exit and neglect are more destructive in nature. Exit and voice are active mechanisms where employees deal with dissatisfaction (Spencer, 1986) while loyalty and neglect are rather passive and diffused (Rusbult et al., 1988).

Low satisfaction has been associated with strong tendencies toward the exit behaviours (Campion & Mitchell, 1986; Cotton & Tuttle, 1986; Dalessio et al., 1986; Hom et al., 1984; Steel & Ovalle, 1984). When the employees' satisfaction is low, they are demotivated to work or stay in the organisation. Therefore, 'exit' response is normal for those who are experiencing bottom-rock satisfaction level. At the same time, low satisfaction is also found to promote neglectful behaviours among employees (Adler & Golan, 1981; Muchinsky, 1977; Petty & Bruning, 1980). Employees who are dissatisfied may have the option to choose not to do anything and let the situation either turn better or worse. Thus, it would be wise to assume that when satisfaction is slightly low, the possible post-satisfaction response will have the tendency towards 'neglect'. However, when the situation worsens and dissatisfaction level is high, an individual will respond with 'exit'.

On the other hand, high satisfaction appears to promote voice behaviours, which can be done through complaints (Allen & Keaveny, 1985; Dalton & Todor, 1982; Price et al., 1976) and/or suggestions (VanZelst & Kerr, 1953). When the employees are satisfied with the current condition, they may provide positive feedback with the purpose of maintaining good features. Negative feedback will also be possible to voice out by an individual with the hope that improvement could be done or current good features may be even better. Therefore, the essence of negativity in 'voice' response

may not necessarily mean a general complaint due to dissatisfaction but for improvement instead.

Satisfied employees will have a high possibility of serving long in an organisation. Thus, high satisfaction may also promote loyalty among employees in an organisation. Loyalty behaviour can be observed through good citizenship behaviour (Bateman & Organ, 1983; Smith et al., 1983) and/or job commitment (Aranya et al., 1986; Ferris & Aranya, 1983). It is generally believed that satisfaction leads to the main indicators of loyalty such as repeat purchase and positive word-of-mouth. A number of studies confirmed a significant positive relationship between customer satisfaction and loyalty (Anderson & Sullivan, 1993; Chi & Qu, 2008; Cronin et al., 2000; Taylor & Baker, 1994).

In tourism studies, the 'loyalty' construct also being evaluated through the dimensions of behavioural intentions, likelihood to recommend, likelihood of future visits, and word-of-mouth. Ample empirical evidence indicated that tourists' satisfaction is a strong indicator of their behavioural intentions (i.e. revisit and recommend the destination to other people) (Alegre & Cladera, 2006; Baker & Crompton, 2000; Battour et al., 2012; Chen & Chen, 2010; Chi & Qu, 2008; Del Bosque & Martin, 2008; Eusébio & Vieira, 2013; Fang et al., 2008; Kim, 2008; Kozak & Rimmington, 2000; Prayag, 2009; Prayag et al., 2013; Prebensen et al., 2010; Um et al., 2006; Yoon & Uysal, 2005; Žabkar et al., 2010).

Chi and Qu (2008) examined the relationship between destination image, tourist attributes and overall satisfaction, with destination loyalty using Structural Equation Modelling (SEM). The study reveals that both satisfaction attributes and overall satisfaction have a positive relationship with destination loyalty. Eusébio & Vieira (2013) evaluated the destination attributes, satisfaction, and loyalty among the tourists in the Central region of Portugal. The study separated the samples into two distinct

groups: domestic tourists and international tourists. Both groups provided the same outcome where the tourists' satisfaction is a positive predictor to the likelihood to recommend and the likelihood of future visits.

The positive relationship between satisfaction and behavioural intentions and word-of-mouth was also found in many tourism studies around the world, such as, Kim (2008)'s study of student pleasure travel market in the United States, Chen and Chen (2010)'s study of four major cultural heritage sites in Tainan City, Taiwan, Prayag et al. (2013)'s study of tourists in Petra, Jordan, Žabkar et al. (2010)'s study of four tourist destinations in Slovenia, and Prebesen et al. (201)'s study of Norwegian tourists travelling on a pre-packaged trip overseas, particularly to the Southern Europe destinations.

Despite most studies supported the direct relationship between satisfaction and loyalty, it is not always the case. In the study of destination image, satisfaction, and behavioural intentions (indicating loyalty) among the German, French, British, Indian, and South African tourists' in Mauritius, Prayag (2009) found that the relationship between overall satisfaction and behavioural intentions was not significant. He reasoned that the unexpected result was perhaps due to the majority of the samples were repeat visitors. Thus, the accumulated experience may have caused the overall satisfaction to be a less effective predictor to behavioural intentions. In fact, Prayag (2009) suggested that social relationships developed within the place and affective image play a more pertinent role in influencing the tourists' behavioural intentions.

The positive relationship between willingness to recommend and intention to revisit with satisfaction were also reported (e.g. Battour et al., 2012; Chen & Chen, 2010; Chi & Qu, 2008; Del Bosque & Martin, 2008; Eusébio & Vieira, 2013; Kozak & Rimmington, 2000; Yoon & Uysal, 2005). Though loyalty has been a major driving

force in the competitive market (Dimanche & Havitz, 1994), the usefulness of the loyalty concept and its applications to tourism products or services have been minimal.

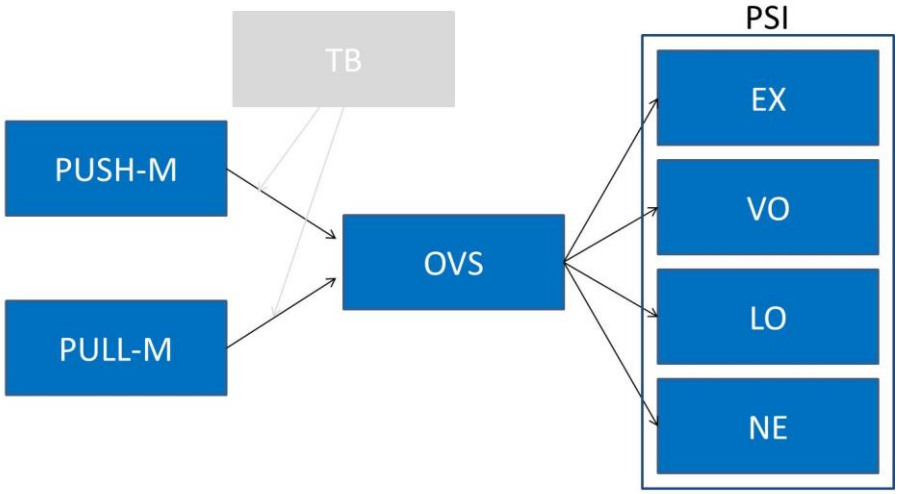
Incorporating the exit, voice, loyalty and neglect theory into IRM study, we can describe the international retirees keeping silent, showing 'neglect' behaviour when first encountering problems at a retirement destination. However, the retirees may choose to leave the retirement destination, showing 'exit' behaviour if the perceptions of the destination fall much lower than their acceptance level. This means, the retirement destination is no longer able to meet the retirees' needs which could be explained by the push and pull travel motivation theory.

On the contrary, satisfied retirees may respond through 'voice' behaviour where positive feedback will be conveyed to the authorities or the relevant stakeholders. Opinions and suggestions will be given by the retirees to the concerned party in order to ensure the international retirement scheme remains attractive or further enhance its competitiveness. The retirees may also display 'loyalty' behaviour by remaining at the retirement destination. Retirees may also spend more time at the host destination rather than at the home country. Loyal retirees will generally spread positive word-of-mouth to their family and friends who would be potential international retirees to the retirement destination.

2.13 Research Gap in Post-Satisfaction Intentions (Exit, Voice. Loyalty, Neglect) Literatures

Besides the vastly studied loyalty construct in the tourism field, the researcher introduced three more post-satisfaction intentions (exit, voice, neglect) in this study. Therefore, it indicated an important research gap in post-satisfaction intentions in the tourism field as compared to others, such as human resources. A possible reason is that in general tourism studies, tourists are not expected to stay long in a travel destination.

However, in IRM study, it makes sense to include the construct of post-satisfaction intentions of exit, voice, and neglect. Besides, calls have been made by tourism researchers for additional study to link satisfaction and revisiting (Oppermann, 1998, 2000). Loyalty study is also becoming the trend in most current tourism studies (Del Bosque & Martín, 2008). This research focuses on post-satisfaction intentions, not on actual behaviour. The concentration on the intentions allows the study of international retirement migration motivations and satisfactions to predict the potential responses which may or may not precede actual international retirement migration behaviour (de Haas & Fokkema, 2011). To fill this gap, post-satisfaction intentions (exit, voice, loyalty, neglect) are added to the proposed theoretical framework as shown in Figure 2.10. The possible causal relationship between satisfaction and post-satisfaction intentions (exit, voice, loyalty, neglect) will be examined.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 2.10: Adding PSI to Theoretical Framework Development

2.14 Transnational Behaviours

The relationship between tourism and transnational behaviour has not yet received much attention. In fact, most travellers would have performed at least a

transnational behaviour while travelling overseas. For example, a traveller would contact their family member either via telephone or email when they safely arrive at an overseas destination. Despite noting this transnational behaviour, there is still a lack of attention in the tourism field.

Nonetheless, transnational behaviour is not something alien to the general migration researchers. In fact, much attention has been given in understanding migrants' behaviours through the perspective of anthropologists. Transnational theory was first recognised as a sociological theory in 1992. It acts as the key theory that governs the understanding of transnationalism. Despite the phenomenon of transnationalism showing a significant function in tying the world into one, its attention towards social science literatures remains rare. Its non-usage in the tourism field is even more noticeable and profound.

The definition of the term 'transnational' has been always debatable. Scholars have suggested definitions of 'transnational migration' explicitly. For Glick Schiller and Fouron (1999, p. 344), "transnational migration" is defined as

> "*a pattern of migration in which persons, although they move across international borders, settle, and establish relations in a new state, maintain ongoing social connections with the polity from which they originated. In transnational migration people literally live their lives across international borders. Such persons are best identified as 'transmigrants.'* "

However, the definition is rather general to all migrants while not all of them will act as mentioned in the definition. In other words, this definition is unable to identify the exact migrants that are precisely involved in transnational behaviour (Guarnizo, 2003). For example, Japanese who sent his/her parents to retire in Malaysia may remit funds or make daily contacts with their parents. However, their parents who reside in Malaysia are not considered as transnational actors because the transnational

behaviour (e.g. remit funds and daily contacts) were initiated by their children who reside in the home country, Japan. Therefore, the Japanese parents who reside in Malaysia could not be classified as 'transmigrant' though they have satisfied some part of the definition as proposed by Glick Schiller & Fouron (1999). Nevertheless, it has to be noted that transnational actors may not only refer to the migrant him/herself, but also the family members that reside in more than one country and maintain stable relations with each other (e.g. providing financial support, social and emotional support, and maintaining family relations, obligations alive, and loyalties) across borders (e.g. Kyle, 2000; Glick Schiller & Fouron, 2001; Gardner & Grillo, 2002).

There are two different theoretical orientations in the transnational migration study (Dahinden, 2010). Firstly, it focuses on migrants residing in the host country. Secondly, it focuses on the continuous movement of the migrants, though it may be carried out in a different manner. On the other hand, Aguilera (2004) argued that migrants' transnational behaviour is divided into three categories. The first category is that the migrants will visit another country to acquire information about that particular country. Once the migrants decided to migrate to another country, they may purchase properties in that country. The third behaviour is that the migrants may transmit money between the origin and the host country in order to maintain the transnational network. Therefore, it is believed that based on migrant transnational behaviour, they are obliged and committed to not only one destination but two or more. This phenomenon can be clearly portrayed in the MM2H scenario where the participants are not permanent migrants.

Aguilera (2004), Portes, Guarnizo, and Landolt (1999), and Vertovec (1999) suggested that migrants show transnational behaviour when they are connected with more than one country and the regularity with which they maintain ties with both countries. However, transnational theory is not limited to only movement of people in

different geographic regions, but also information, products, capital, (Alarcon, 1995; Roberts, Reanne, & Lozano-Ascencio, 1999; Schiller, Basch, & Blanc-Szanton, 1992) and owning property in their home country through the money remitted from the host country (Aguilera, 2004).

de Haas and Fokkema (2011) revealed the advancement of technology in the transport industry which further enhances transnationalism among migrants and their societies of origin. Migrants are able to travel back and forth between the original country of residence and the host country. Migrants are able to work and do business in different locations simultaneously with the current advancement of communications and transport (de Haas 2005; Portes, 1999; Vertovec, 2004). de Haas & Fokkema (2011) also indicated that the globalised banking systems and informal money remittance channels support the transnational behaviour of money transfer between one country and another. In Massey and Parrado (1994)'s study of Mexican migrants in the US, migrants who keep close contact with Mexico are found often remitting money back to Mexico for their family's daily living expenses support.

Breuer (2005) reported that German retirees in the Canary Islands often made contacts with their family in their home country. The communication is often made through a telephone call at least once a week. However, in the current modern era, one would expect communication with another party overseas to be done more frequently and cheaply through technologies, such as email, skype, social networks, and video conferencing. With these technological advancements, the transnational behaviour can be more obvious, sophisticated and efficient.

Ono (2010) studied the Japanese retirees in Malaysia through the MM2H scheme. She reported that the Japanese retirees involved in transnational lifestyles where several lifestyles have been developed when people live in multiple destinations (multi-habitation). She quoted a respondent who leaves Japan during the winter and

summer and sometimes comes to South-East Asian destinations such as Cameron Highlands and Chiang Mai to enjoy golf and avoid extreme climate in Japan. The relaxed MM2H scheme is able to attract non-retired migrants who would be making investments in Malaysia. Fund transfer activities are common, including capital or profit repatriation to the participant's home country.

Transnational activities can facilitate successful adaptation of migrants at the host destination (Portes et al., 1999). Vice versa, the successful assimilated migrants are believed to practice transnational ties with other countries besides the host destination. Vertovec (2004) suggested that the migrants' experiences in the host country depend very much on the degree of transnational activities. He further strengthened his notion by saying, "The extensiveness, intensity and velocity of networked flows of information and resources may indeed combine to fundamentally alter the way people do things" (Vertovec, 2004, p. 972). In fact, it is not just one, but an accumulation of transnational activities which can alter the migrants' experiences from his/her interaction with the daily social life (e.g. Shain, 1999; Levitt, 2001) at the host destination.

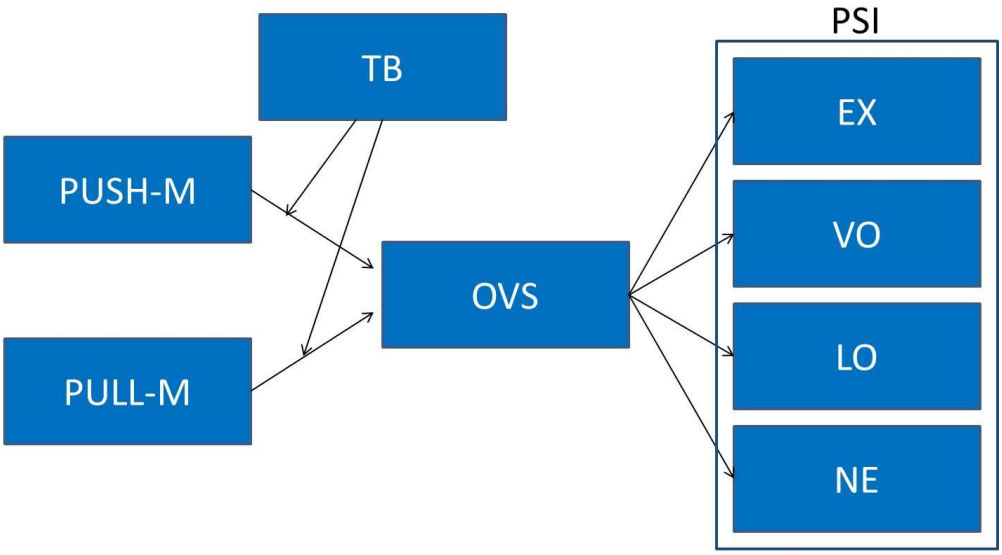
Transnational theory may also lead to understanding why a particular retirement destination decision is being made by the migrants (Aguilera, 2004). The migrants' transnational experiences with their family's location (Crimmins & Ingegneri, 1990; Clark & Wolf, 1992) and social networks (Soltero & Saravia, 2000) may alter the satisfaction level of migrants. The migrants may make a return migration move if the migrants are having difficulty communicating/meeting their family members at the home country. Vice versa, the family members of the migrants may relocate to the host country from family reunification with the satisfied migrants.

It is clear that transnational behaviour may moderate the retirement experience of international retirees at the retirement destination. However, the issue of generalisability remains debatable as most of the current empirical transnational studies

are only done through the case study method. As Guarnizo (2003, p. 1213) mentioned, "*While useful, these studies invariably sample on the dependent variables, focusing on those who take part in the activities of interest, to the exclusion of those who do not participate*." Thus, instead of a direct dependent or independent variable, transnational behaviour attributes are expected to act as a moderator that may influence the results of motivation and satisfaction in this study. The research gap of this variable will be discussed next.

2.15 Research Gap in Transnational Behaviours Literatures

Realising the daily life experiences of the international retirees may be affected by their transnational behaviours, it is recommended that IRM research should incorporate transnational attributes in the future studies. To the researcher's knowledge, transnationalism attributes have been given little attention in the tourism or IRM literatures. The inconsistent relation between a predictor and criterion variable as highlighted earlier in section 2.10.2 and 2.12.2, may indicate the need to introduce a moderating variable to better understand the phenomena (Baron & Kenny, 1986). Furthermore, existing studies do not provide a model that includes transnational attributes to test its impact on traveller's satisfaction. Therefore, transnational behaviour is added as a moderating variable in the proposed model, as shown in Figure 2.11.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 2.11: Final Theoretical Framework

2.16 Chapter Summary

In this chapter, first, the background of retirement migration has been discussed. The retirement migration movement shows the evolution of intra-regional phenomenon to transnational mobility due to globalisation and ease of movement. The mobility of retirees around the world gave rise to the international retirement migration (IRM). The growth of IRM is phenomenal over the past decades, particularly among the European nations and within the greater American continent. Retirees established their second home in a foreign land with a tendency of owning property. Despite the debatable definition of second home, we can generally refer it to the destination of homers on a long term basis, acting as a residence of the person who comes from a different location (McIntyre, 2006; Visser, 2006) in the world.

The chapter then discussed the prominent role of tourism in promoting potential retirement migration to migrants (e.g. Balkir & Kirkulak, 2007; Casado-Diaz, 2006; Claudia, 2009; Cuba, 1989; Ono, 2008; Rodriguez et al., 2004; Rodriguez et al., 1998).

References on travel motivations and travellers' satisfaction are essential as literature in particular referring to IRM is rather scarce. Several travel motivation theories have been presented and emphasis is on the pull and push motivations theory, the chosen theory in this study. The literatures on the push and pull factors propose that people are initially pushed by intrinsic factors or emotional desires. They are then pulled by extrinsic or tangible factors. Consequently, several satisfaction theories are presented. Most recent tourism studies supported the notion that both push and pull factors had relationships with traveller's satisfaction (Chi & Qu, 2008; Fang et al., 2008; Yoon & Uysal, 2005).

Post-satisfaction intentions were discussed next. They cover not only loyalty, but also three other possible responses, namely, exit, voice and neglect. These three responses have not received much attention in tourism studies to date, thus making an important contribution of this research towards both the IRM and tourism studies. The inclusion of exit, voice and neglect in IRM study is essential as international retirees are exposed to several retirement destination alternatives. Unlike general tourists, the retirees have a long-term option to stay or to leave the retirement destination. Understanding of their intention will enable the policy makers or retirement scheme marketers to take necessary actions to sustain the retirees' participation.

Lastly, the construct of transnational behaviours that may alter the retirees' daily retirement life experiences in retirement destination have been presented. The researcher focused on the relevancy of incorporating transnational attributes as the moderating variable into the IRM framework. This proposal makes another important contribution towards IRM and tourism studies. Research gaps were presented at the end of each section and discussed with the intention of developing the theoretical framework.

CHAPTER 3: METHODOLOGY AND RESEARCH DESIGN

3.1 Introduction

The main aim of this study is to gauge MM2H participants' in-depth thoughts of their overseas retirement motivations, overall satisfaction level at the retirement destination, and their post-satisfaction intentions. It is important to identify the appropriate methodology to achieve the research objectives and to explain the development and measurement for each construct. Furthermore, suitable procedures and techniques are needed for data analysis, to ensure the reliability and the validity of the research findings.

Methodology is the nature of research methods and design while research strategy explains the research procedures. Methods are the instruments employed in data collection and analysis (Cohen et al., 2003; Sarantakos, 2005). Therefore, the methodology, methods, and design of this study are presented in this chapter. The chapter provides the specific steps taken in addressing the research problems and testing the research hypotheses. Issues pertaining to the chosen research methodology, data collection, and analysis techniques will be discussed.

This chapter first introduces the researcher's philosophical assumptions, followed by discussion on research methodology. Next, research methods and the rationale of using the triangulation methodology in this study will be discussed. Research design will then be explained through a process flow chart. Research questions, objectives, and framework will be revisited and the relevant research hypotheses will be presented next. Lastly, sampling design, data collection methods, and analysis techniques employed in this study will be discussed before presenting the chapter summary.

3.2 Philosophical Assumptions

Even though it is possible to access the external world objectively as stipulated in positivism doctrine (Wong et al., 2011), the centrality of this study is humanity. It is related and about the international retirees' view on the Malaysia My Second Home (MM2H) programme. Thus, metaphysical subjectivity on epistemology is something that cannot be ignored. Knowledge on international retirement migration (IRM) can be constructed from the social and historical perspectives as the in-depth study of MM2H is rather new.

Earlier researches on IRM were prone to adopt conventional paradigms, adopting either epistemic reflexivity or a mixture of methodological reflexivity (e.g. Breuer 2005; Cribier, Duffau, & Kych, 1973; King et al., 1998; Ono, 2008; Rodriguez, 2001; Rodriguez et al., 1998; Rodriguez et al., 2004; Sunil and Rojas, 2005). However, in more recent IRM studies, it is observed that researches adopt the theory of neutral observational language assumption (e.g. Balkir and Kirkulak, 2007; Casado-Dıaz et al., 2004; Gibler et al., 2009; Williams et al., 2000). Thus, it will be wise for MM2H study to adopt the similar epistemic assumption as well.

Given the fact that a full study of MM2H programme itself has yet to be carried out in Malaysia; a paradigm that is prone towards the subjectivist epistemology will be more meaningful. Coupled with the assumption of the independent existence of the social and natural reality, a combination of pragmatic-critical realism and neo-positivism paradigms will be adopted in this study. The adopted philosophical assumptions are inclusive of the interpretative element to some extent through in-depth interview and data collection as it is believed that we could observe the external reality could be observed objectively.

3.3 Research Methodology

Sarantakos (2005) suggested that quantitative and qualitative are the two research methodologies employed in social science studies. These methodologies are commonly known as deduction and induction approaches respectively (Cavana et al., 2008; May, 2001).

Quantitative or deduction approach assumes that a theory should be available to formulate a hypothesis. Data should be collected next and hypotheses tested. The theoretical model needs to be developed first, followed by the creation of hypotheses that reflect relationships between the constructs. Research measures are then designed to determine the model, testing the hypotheses, purifying the model, and associating it with underpinning theories (Reynolds, 1979). The key advantage of this approach is its objectivity as hypotheses are tested based on data collected (objective measures), thus generalising better on the findings (Wicks & Freeman, 1998).

On the other hand, qualitative or induction approach emphasizes on theory building and suggests that empirical studies should not be restricted to make theories better by testing hypotheses (Strauss & Corbin, 1998). The researchers should observe the surrounding environment and the phenomenon pertaining to the research aim(s), identifying relevant and meaningful data to develop theories about them.

3.4 Research Methods

As stated earlier quantitative and qualitative are the two research methodologies that a researcher may choose to implement a research project. However, deciding on the proper research methods for a specific research may sometimes be challenging and taxing. Downey and Ireland (1979) suggested that researchers should consider the appropriateness (Sarantakos, 2005) of a specific method that suits many factors of a research (e.g. aims of the study, researcher's adopted paradigm, cost, time).

Nevertheless, both qualitative and quantitative research is equally important. As certain research questions may require specific research strategy in preference to the others, the flexibility of deciding may be affected (Remenyi & Williams, 1998). The researcher needs to consider several important points relevant to the research in deciding the right research methods.

Quantitative, an approach that mainly adopted in the natural sciences initially can be defined as a research that uses structured questions and response choices that are pre-determined with a large number of participating respondents (Creswell, 1994). Quantitative methods are based on the positivist doctrine. The quality of assessing the research topic and statistical data analysis is depending on the researcher's capability (both knowledge and practicality). Field and/or laboratory experiments and questionnaires are among the common quantitative methods in business research (Cavana et al., 2008). Consequently, deductive approach requires a higher degree of pre-emptive structure in the data collection process as compared to inductive approach.

Generalisation of the findings through statistical techniques is the main aim of quantitative research. It attempts to clarify and predict results by searching for regularities and the cause - effect relationship between constructs. Quantitative researchers believe that the phenomena of the studied research can be grasped through data collection within a fixed structure. Therefore, in the social sciences, particularly in marketing research, questionnaires are commonly used to collect data. Though quantitative methods can ensure replication of findings, thus enhancing generalisability of the results, it has often been argued by subjectivists as being unable to answer the question "why" a phenomenon may happen meaningfully and in detail.

In contrast, qualitative research is a method that suggests the observation of the participants' reaction is the proper way to collect, analyse and understand the data (Creswell, 1994). As opposed to the positivist, qualitative research adopts the

intepretivist doctrine. It aims to understand the rich, complex and distinctive nature of human phenomena. Qualitative methods include interviews, observations, and focus groups (Cavana et al., 2008). As quantitative research, qualitative methods also start with the setting of research questions and methods, but in a broader sense. However, it gets more focused when the study proceeds (Punch & Punch, 2005) as in-depth understanding of the phenomena is the main concern of this approach.

In comparison to the quantitative approach, qualitative methods are exploratory in nature, seeking to develop knowledge of what is going on from the data collected and does not require pre-determined instruments (Bryman & Bell, 2007; David & Sutton, 2004). It normally utilises non-numerical and unstructured data to gain a detail richness rather than statistical generalisations. It also provides detailed understanding and descriptions of the researched phenomenon through observation and involvement (Bryman & Bell, 2007). The key difference of qualitative research is its naturalistic behaviour (Punch & Punch, 2005), where researchers study things, people, and events in their natural settings. Deductive research analyses data statistically from an adequately large number of samples while inductive study analyses the data in terms of words from documents using a smaller number of respondents.

Though qualitative research is able to explain and analyse the behaviour of human beings from the subjects' perspectives (Bryman & Bell, 2007), it has often been criticised for its weak generalisability. It is argued by the objectivists that qualitative findings are not replicable by other researchers and it is too dependent on the subjectivity of researchers in interpreting the researched phenomena (Bryman & Bell, 2007). This raised the issue of biases in the findings. The key differences between quantitative and qualitative methods are summarised in Table 3.1.

Table 3.1: Differences between Quantitative and Qualitative Approaches

Quantitative Research	Qualitative Research
Reality is objective and singular, and apart from the researcher	Reality is subjective and multiple, as seen by participants in a study
The researcher is independent of what is being researched	Researcher interacts with what is being researched
Research is assumed to be value-free and unbiased	Research is value-laden and biased, with values generally made explicit
Theory is largely causal and deductive	Theory can be causal or non-causal, and is often inductive
Hypotheses are tested	Meaning is captured and discovered
Concepts are in the form of distinct variables	Concepts are in the form of themes, motifs, generalization
Measures are systematically created before data collection and are standardised	Measures are created in an ad hoc manner and are often specific to the individual setting or researcher
Data are in the form of numbers from precise measurement	Data are in the form of words from documents, observations and transcripts
There are generally many cases or subjects	There are generally few cases or subjects
Procedures are standard, and replication is assumed	Research procedures are particular, and replication is rare
Analysis proceeds by using statistics, tables or charts, and discussing how what they show relates to hypotheses	Analysis by extracting themes or generalization from evidence and organizing data to present a coherent, consistent picture

Adopted from Cavana et al. (2008)

3.4.1 Mixed Methodology

This research applies a mixed method, which synergises equally qualitative and quantitative enquiries. This two-stage sequential method aims to obtain qualitative results from in-depth interviews, followed by statistical quantitative results from structured questionnaires. The rationales in adopting mixed methods are:

1. The current push and pull motivation constructs are mainly developed through western perspective. Thus, induction method can extend the understanding of the phenomenon from the Asian setting.
2. Transnational behaviour is a relatively new concept in the IRM and tourism studies. Little application is available related to the construct, making qualitative method an ideal option to discover this common yet unique behaviour.
3. Both the motivations and transnational behaviours constructs require scale development. To do so, findings from the qualitative research and literature reviews would be subjected through the scale development process, using deductive method.
4. In order to generalise the findings, the researcher will measure the relationships between the IRM push and pull motivations, retirees' overall satisfaction at retirement destination, post-satisfaction intentions, and retirees' transnational behaviours. The deduction approach is suitable for measuring the relationship between these constructs.
5. Validity and reliability of the findings are also a concern in social science studies. They are the essential criteria to strengthen the research findings. Thus, the adoption of mixed methodology will enable the achievement of this objective.

3.5 Research Design

Research design is the meaningful sequence of linkages between the research questions, data collection, and, finally to the conclusions upon presentation and the discussion of relevant analyses and findings. In other words, a research design will assist the researcher to answer the research questions and achieve the aim of the study. This research was designed to conduct the sequence of procedures as summarised in the

flow chart of Figure 3.1. The steps include: literature review, research design, data collection, data analysis, and conclusions.

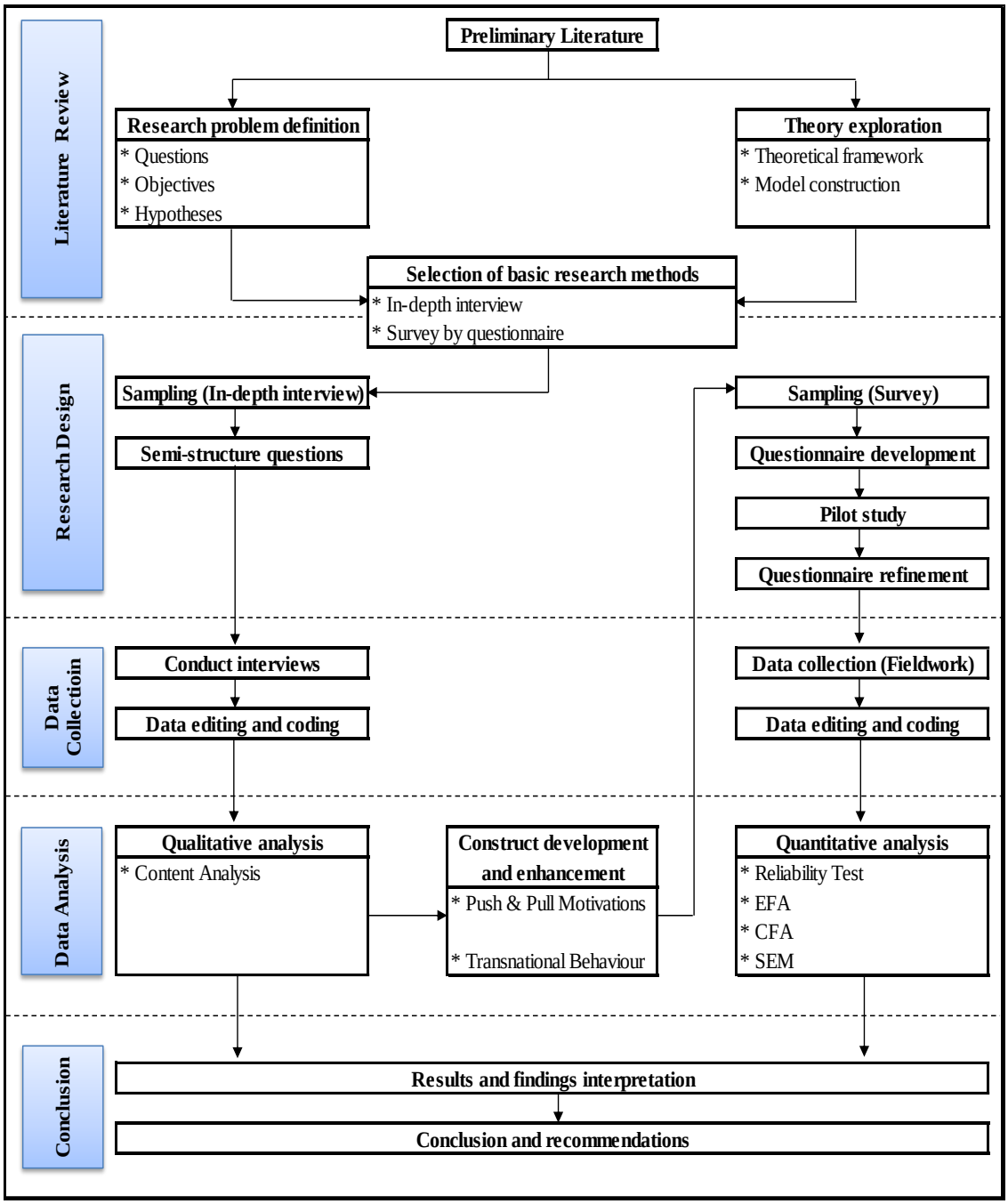


Figure 3.1: The Research Process Flow Chart

There are two phases in this study. The first phase of the field research is to conduct in-depth interviews with MM2H participants of different nationalities. The study expects to discover new push and pull motivations and transnational behaviour

attributes in relation to the study participants. The interviews would include enquiries on challenges encountered by the participants while retiring in Malaysia. This can deepen the understanding of specific elements contributing to the overall retirees' satisfactions. The advantages and disadvantages of in-depth interviews as set out by Cavana et al. (2008, p. 151) and Malhotra (2007, p. 155) are summarised in Table 3.2.

Table 3.2: Advantages and Disadvantages of In-Depth Interview Method

Advantages	Disadvantages
In-depth interviews can expose more depth of insights than focus groups.	The participants could feel doubtful of the ambiguity of their responses when they interact directly with the interviewer.
In-depth interviews attribute the answers directly to the participant, unlike focus groups, where it is often difficult to identify which participant made a particular answer.	Sometimes, it is difficult to find skilled interviewers able to conduct in-depth interviews.
In-depth interviews expose a free exchange of information, unlike focus groups, because there is no social pressure to match group answers.	The lack of structure makes the results subject to the interviewer's influence; the quality and comprehensiveness of the results rely much on the interviewer's skills.
The researcher can adapt the questions when needed, explain doubts and make sure that the responses are accurately understood by repeating and rephrasing the questions.	The difficulty of analysing and interpreting the data obtained require skilled psychologists.
The researcher can also observe non-verbal cues from the participant.	The length and costs of the interview make the number of in-depth interviews small.

Qualitative research is preferable in this study as the researcher can answer the question of 'why' and 'how' of a certain existing phenomenon in the real world, particularly when the researcher has little control over situations (Remenyi et al., 1998). Dimensions and items derived from the qualitative study and the existing literatures will form the base of the second phase study (quantitative).

The second stage involves systematic data gathering from a group of relevant respondents (Remenyi et al., 1998). It enables the researcher to understand and/or predict some aspect of the interests in the population. Primary data gathering will be carried out by survey through a questionnaire (Tull & Hawkins, 1987). In the survey method, respondents are expected to provide their facts and thoughts that can represent their attitudes, awareness, behaviour, intentions, motivations, demographic and lifestyle aspects (Malhotra, 2007, p. 175). Questionnaires and structured interviews are the common tools used in the social sciences survey. Collected data are to describe and explain certain action, and to analyse the relationships between distinct variables through hypotheses testing (Burton, 2000). Integration with other qualitative methods (e.g. in-depth interview, structured observation, photo elicitation, focus group, phenomenology, and others) can enhance the understanding of a specific phenomenon (Bryman & Bell, 2007, p. 56).

There are four key modes to administer the data collection using questionnaire method: personal interviews, telephone interviews, mail interviews, and electronic interviews via e-mail or the internet that includes social networks. As depicted from Table 3.3, based on Malhotra (2007, p. 175), it presents the advantages and disadvantages of survey research.

Surveys are particularly useful and appropriate to gather data in the following three conditions (Bryman and Bell, 2007):

1) When the research objectives require quantitative data.
2) When the researcher has sufficient prior knowledge of certain issues and the variety of responses likely to occur.
3) When the information sought is logically precise and well known to the respondents.

Table 3.3: Advantages and Disadvantages of Survey Research

Advantages	Disadvantages
The questionnaire is easy to manage.	Choosing the precise words of questions is not simple.
The data gathered are trustworthy because the responses are limited to the alternatives stated.	Structured questions and fixed-response alternatives may affect the validity of particular data, such as feelings and beliefs.
The variation in the results that may be caused by differences in interviewers could be reduced because of using fixed-response questions.	Respondents may be incapable or unwilling to give the required information, especially if the information requested is sensitive or private.
Analysis, coding, and interpretation of data obtained are quite straightforward.	The seriousness or honesty of responses may not be feasible to check.
	Question wording may have a major effect on responses.
	Misunderstandings cannot be detected and corrected.

Survey research has its own disadvantages and is criticised for its usability and biases. However, it is by far the most used tool in marketing research for primary data (Malhotra, 2007).

3.6 Research Questions and Objectives Revisited

The research questions and objectives are in accordance to Section 1.6 of Chapter One. The main focus is to understand the relationship between international retirees' motivations, overall satisfactions, and post-satisfaction intentions, and the moderating effect of transnational behaviours. From the main question, there are several questions including:

RQ1: What motivates the international retirees to retire overseas?

RQ2: What are important push motivation factors to the international retirees?

RQ3: What is the effect of the push motivation factors on their overall satisfactions?

RQ4: What are important pull motivation factors to the international retirees?

RQ5: What is the effect of the pull motivation factors on their overall satisfactions?

RQ6: What are the international retirees' transnational behaviours while residing in Malaysia?

RQ7: To what extent do transnational behaviours moderate the relationship between the international retirees' motivations (pull and push) and their overall satisfactions?

RQ8: What is the effect of the international retirees' overall satisfactions on their post-satisfaction intentions?

Qualitative interview findings are to address RQ1 and RQ6 while quantitative research findings are to answer all the research questions. Accordingly, the overall objective of the study is to propose a model to understand international retirees' motivations, overall satisfactions, and post-satisfaction intentions (exit, voice, loyalty, neglect) with an emphasis of transnational behaviours. There are eight distinct objectives as follows:

RO1: To explore the motivations of international retirees to retire overseas.

RO2: To distinguish important push motivation factors to the international retirees.

RO3: To investigate the influence of the push motivation factors on the overall satisfactions.

RO4: To distinguish important pull motivation factors to the international retirees.

RO5: To investigate the influence of the pull motivation factors on the overall satisfactions.

RO6: To explore the transnational behaviours of the international retirees who reside in Malaysia.

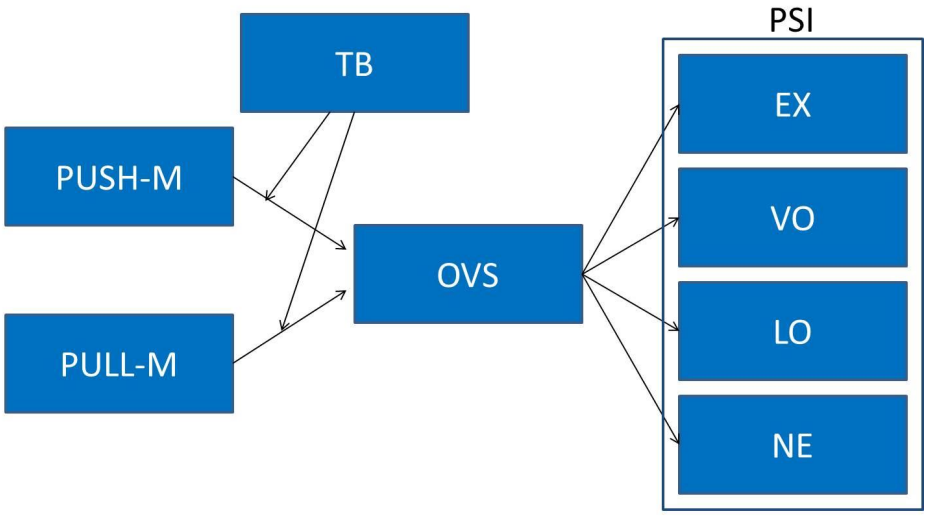
RO7: To ascertain the moderating effect of transnational behaviours on the relationship between the international retirees' motivations (pull and push) and the overall satisfactions.

RO8: To investigate the effect of the international retirees' overall satisfactions on their post-satisfaction intentions.

The research objectives achievement allows the researcher to develop the 'Second Home Retirement' (SHR) model. The framework may be used as a planning tool for the second home developers and marketers to formulate and implement effective and strategic development and marketing plans.

3.7 Research Framework Revisited

The researcher developed the research framework based on the relationships derived from literature reviews as discussed in Chapter Two. The framework proposes a direct linkage between push IRM motivations (PUSH-M) and retirees' overall satisfaction (OVS) and pull IRM motivations (PULL-M) and OVS. Direct link also exists between OVS and post-satisfaction intentions (PSI). Besides, the framework proposes transnational behaviours (TB) moderating effect on the relationships between PUSH-M and PULL-M with OVS. Figure 3.2 presents the study framework. There are two exogenous variables: push motivations (PUSH-M) and pull motivations (PULL-M), five endogenous variables: overall satisfaction (OVS), Exit (E), Voice (V), Loyalty (L) and Neglect (N), and a moderating variable: transnational behaviours (TB).



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 3.2: Research Framework

3.8 Research Hypotheses

Tourism literatures indicate travel motivations do influence satisfaction (e.g. Dunn Ross & Iso-Ahola, 1991; Fang et al., 2008; Fielding et al., 1992; Mannell and Iso-Ahola, 1987; Yoon & Uysal, 2005). Push motivations (PUSH-M) and pull motivations (PULL-M) are hypothesised to have a relationship with overall satisfaction (OVS). Hypotheses (H1 and H2) are to test the relationships.

H1: Push motivations (PUSH-M) positively influence retirees' overall satisfaction (OVS).

H2: Pull motivations (PULL-M) positively influence retirees' overall satisfaction (OVS).

Previous studies discuss the transnational behaviours's impact on migrants and retirees (Aguilera, 2004; Alarcon, 1995; Kyle, 2000; Glick Schiller & Fouron, 2001; Gardner & Grillo, 2002; Massey & Parrado, 1994; Ono, 2010; Portes et al., 1999;

Roberts et al., 1999; Schiller et al., 1992; Vertovec, 1999). From the research framework, it posits that transnational behaviours (TB) moderate the relationship between both push motivations (PUSH-M) and pull motivations (PULL-M) with retirees' overall satisfaction (OVS). Hypotheses (H3 and H4) are to test the propositions.

H3: Transnational behaviours (TB) moderate the relationship between the push motivations (PUSH-M) and retirees' overall satisfaction (OVS).

H4: Transnational behaviours (TB) moderate the relationship between the pull motivations (PULL-M) and retirees' overall satisfaction (OVS).

In the marketing literatures, it is acknowledged that satisfaction and loyalty are related (Bitner, 1990; Dick & Basu, 1994; Oliver, 1999). Despite similar relationship observed between the two constructs in tourism studies (e.g. Alegre & Cladera, 2006; Baker & Crompton, 2000; Battour et al., 2012; Chen & Chen, 2010; Chi & Qu, 2008; Del Bosque & Martin, 2008; Fang et al., 2008; Um et al., 2006; Kozak & Rimmington, 2000; Yoon & Uysal, 2005), none have examined the other three possible post-satisfaction intentions: exit, voice and neglect. In reference to the human resource studies, the relationship between retirees' overall satisfaction and the four post-satisfaction intentions are proposed in Chapter Two. The next four hypotheses are to test the relationships.

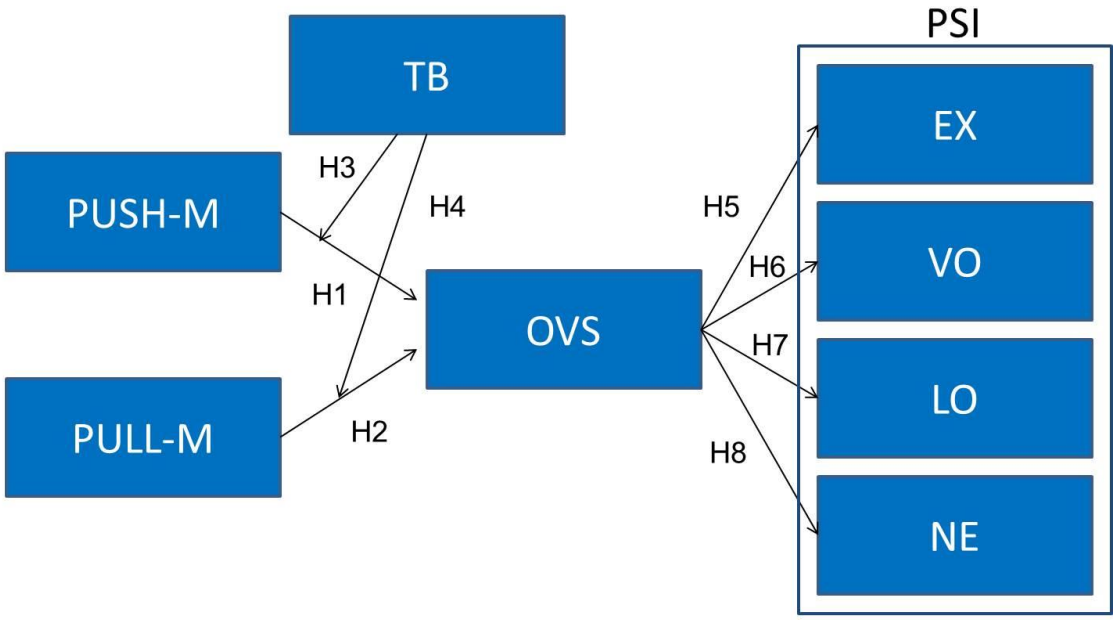
H5: The retirees' overall satisfaction (OVS) negatively influences the intention of 'Exit' (EX).

H6: The retirees' overall satisfaction (OVS) positively influences the intention of 'Voice' (VO).

H7: The retirees' overall satisfaction (OVS) positively influences the intention of 'Loyalty' (LO).

H8: The retirees' overall satisfaction (OVS) negatively influences the intention of 'Neglect' (NE).

Figure 3.3 indicates the research framework and hypotheses to test.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 3.3: The Research Hypotheses

3.9 Stages in Developing Scales for each Constructs

The measurement items development in particular to IRM study have received little attention in previous studies. To address this shortfall, this study aims to develop the measurement scale by adopting the stages, proposed by Ashill and Jobber (2010), Churchill (1979), DeVellis (2003), Hinkin (1995), Malhotra (2007), and Nunnally and Bernstein (1994). There are four stages to implement as follows:

3.9.1 Stage 1: Specify domain of the construct

The first stage involves the specification of the construct's domain and its underlying theory. A theory is paramount not just for scale construction, but also for interpreting the findings later. Based on the theory, the researcher is clear on the dimensions to include in measuring the specific construct. At this stage, the domain of the constructs can be determined through a thorough literature review in the study area and/or related areas in different field(s). The reviews should present sufficient evidence, reasons, and detail statements of the variables.

3.9.2 Stage 2: Items Generation

The second stage involves items generation that measures specified domain in Stage 1. In this exploratory research, the items for each construct can be either generated deductively and/or inductively. Deductive item generation can sometimes be explained as a 'top-down' approach. The researcher would first need to identify a specific theory in explaining the study's phenomenon. Then, through a thorough literature review, the researcher will identify specific dimensions and items that can be used to measure a particular domain. The items may be in compilation of several items from different literatures and deemed to be an exploratory item generation. The researcher may also simply adopt an existing empirically tested set of reliable measures. Alternatively, the researcher may generate items through inductive reasoning where new exploration of themes related to the study domain is carried out. Often, qualitative methods (e.g. in-depth interview, focus group, observation, and others) are the options to reveal new items within the studied phenomenon. Nevertheless, the importance of theory adopted in the study will not diminish in generating items inductively as it guides the researcher to discover relevant themes in relation to the appropriate dimensions.

3.9.2.1 Qualitative Phase - Sampling Design

It is essential to ensure the relevancy and willingness of the respondents in qualitative research so as to provide an information representative of the target population (Cavana et al., 2008). Nevertheless, the 'representativeness' in qualitative research is being viewed as less priority as compared to quantitative research since the main objective is to have an in-depth analysis (Bryman & Bell, 2007).

This study implemented the saturation principle in determining sample size, as emphasised by Creswell (2007). Saturation principle indicates that data collection must continue until the research findings are exhausted and no new perspectives on the topic are discovered in the subsequent interviews. Even though there is no specific sample size to determine the saturation point, it is recommended that most of the qualitative studies would achieve saturation between three to twenty-five in-depth interviews (Creswell, 2002; Dukes, 1984; Morse, 1994; Polkinghorne, 1989).

The population of MM2H participants can be estimated through the statistics published by the Ministry of Tourism database. However, it is worth to note that the numbers are generated by the number of approved applications. The Ministry does not keep track of those who have left the MM2H scheme. Thus, the published statistics are simply a general reference and do not necessarily represent the absolute number of MM2H participants. In this case, the usage of probability sampling method is not realistic in this study.

The researcher made an official request to the Ministry to obtain the participants' contact details. This was rejected due to the private and confidential policy. The researcher also contacted MM2H official agents for the same reason. Again, it was rejected for the same reason. The declines from the main MM2H authorities left the researcher with no choice but to adopt non-probability sampling method instead. Non-probability sampling has the advantage of accessing willing participants rapidly Cavana

(2008, p. 137). Thus, this study adopted the purposive convenience sampling. The sampling is commonly used in exploratory studies, particularly in the initial phase of the research. Cavana et al. (2008, p. 263) coined this as the best and most efficient way in collecting basic information. Within the purposive convenience sampling approach, the author adopted snowballing method to locate the MM2H participants, relying on the referrals from initial participants to obtain additional participants. This method is suitable to collect data from participants who have specific knowledge or characteristics, but are rather difficult to locate or contact (Cavana et al., 2008), such as the MM2H participants. Personal communication with the agents who handle the MM2H programme revealed that the participants value their privacy and prefer not to be disturbed by others when residing in Malaysia.

The final sample was limited to respondents who had been suggested and approached by a previous respondent through prior verbal communication and had expressed willingness to participate. The MM2H scheme also attracts non-retiree participants. Thus, filtration was made to select only the true retirees for in-depth interviews. The recommended participants were filtered through a simple question, "Do you declare yourself as a retiree or have you retired from your previous job before participating in MM2H programme?" If the respondent answers "Yes", he or she will be invited to participate in the in-depth interview. Location of the interview would then be determined according to the preference of the participants. A more relaxing and informal venue, such as golf clubs or association offices (e.g. Japan Club), their own home; were among the preferred venues.

3.9.2.2 Qualitative Phase - Data Collection

The aim of in-depth interview in the study's first phase is to identify the attributes of international retirement migration (IRM) motivations and transnational

behaviour. Besides, the researcher took the opportunity to understand more about retirees' challenges encountered in the MM2H programme when residing in Malaysia. This is an important clue to understand the overall satisfaction level of the retirees and how it links to the post-satisfaction intentions. Exploring the challenges of the MM2H participants reflects the participants' negative experience in Malaysia. As the issue explored is rather sensitive, fewer participants were willing to discuss about it. Sensitive research may intrude on, or threaten the participants' emotional, physical, and private space (Lee & Renzetti, 1993). Thus due care is essential to retain the confidentiality of the respondents.

In response to that, the interviews were scheduled from June to August 2011 in Kuala Lumpur, Selangor, Penang, and Langkawi being amongst the most popular states for MM2H participants. Each interview lasted between 45-90 minutes. The participants of the interviews were international retirees in Malaysia. No nationalities were pre-determined. The respondents were obtained through snowballing sampling, as stated earlier in this chapter. An initial filtration question of "Do you declare yourself as a retiree or have you retired from your previous job before participating in MM2H programme?" was asked to ensure only retirees were recruited for the interview.

A total of thirty-eight respondents (twenty males and eighteen females) were interviewed, whose ages ranging from 51 to 78 (mean = 62) years. It meets the minimum recommended requirement of three to twenty-five in-depth interviews as suggested by Creswell (2002), Dukes (1984), Morse (1994), and Polkinghorne (1989). The large majority of the participants (45%) were Japanese, followed by British (37%), and American, Australian, Belgian, and Dutch (18% respectively). Table 3.4 presents the participants' profile with the abbreviations used to describe the participants by nationality, age, and gender.

Due to the sensitivity of the "challenges encountered" topic, only twenty-three out of thirty-eight respondents were willing to describe and discuss on their experience. Thirteen of them were male, while ten females, ranging in age from 51 to 76 years (mean = 63 years). To ensure respondent confidentiality, the researcher identifies them only by region rather than nationality. Table 3.5 shows the abbreviations used to describe the willing twenty-three interviewees.

Table 3.6 exhibits the interview guideline questions designed upon reviewing of previous IRM and tourism literatures. Before starting the interview, the author presented the following construct definitions to the respondents, to ensure the consistency in the understanding of the study concepts among them.

Push Motivations: Internal factors that drive the retirees to travel or live away from their country of residence.

Pull Motivations: External attributes that attract and pull the retirees to retire in a particular destination overseas.

Challenge(s): Difficulties/problems that the retirees experience at the second home retirement destination.

Transnational Behaviours: Lifestyle patterns and activities of living in two or more different countries. They generally involve the exchange of elements (including human) across international borders, settling and establishing relations in a new retirement destination while retaining social contacts in the retirees' country of residence.

The interview was conducted in a conversation format in order to ensure an informal environment for free speech expression between the researcher and participants. Further probing questions were asked, to obtain richer data as suggested by Stone (2009). As a general rule, interviews began by describing the purpose of the study to the participants, and getting their consent to audio-tape the interview for more accurate transcription and interpretation in results.

The researcher listened carefully and participated actively throughout the conversation, to further entice more in-depth information from the participants. In certain cases, the researchers obtained deeper insights into the information from the participants by providing them with some examples related to the phenomenon, or simply asking ‘why’ to some of their answers.

Even though notes taking during the interview may interrupt the concentration during discussion (Stone, 2009), the researcher believed that this gesture is essential. This ensures no specific points are missed out, particularly when the respondents do not speak native English language. The language issue may cause difficulty in transcribing and analysing the audio-taped conversations. Nonverbal communication during the interviews was noted as well. The tape recorder was switched off when the interview session ended after 45 to 90 minutes. Participants were assured that the audio-taped conversations are only for research purpose and would be kept strictly confidential. The researcher proceeded with post-interview session as suggested by Stone (2009), encouraging the participants to talk about other unrelated topics in more relaxing environment. Lastly, a token of appreciation was given to the participants for their time, effort, and willingness in the participation.

Table 3.4: In-Depth Interview Participants by Nationality, Age and Gender

Abbreviations	Nationality	Age	Gender
R1_U_60_M	American	60	Male
R2_D_64_M	Dutch	64	Male
R3_D_62_F	Dutch	62	Female
R4_B_55_F	British	55	Female
R5_B_67_M	British	67	Male
R6_B_65_F	British	65	Female
R7_BE_55_M	Belgian	55	Male
R8_BE_55_F	Belgian	55	Female
R9_B_59_F	British	59	Female
R10_B_60_M	British	60	Male
R11_J_76_M	Japanese	76	Male
R12_J_61_F	Japanese	61	Female
R13_J_69_M	Japanese	69	Male
R14_J_63_F	Japanese	63	Female
R15_J_60_M	Japanese	60	Male
R16_J_59_F	Japanese	59	Female
R17_J_71_M	Japanese	71	Male
R18_J_59_F	Japanese	59	Female
R19_A_59_M	Australian	59	Male
R20_A_58_F	Australian	58	Female
R21_B_59_M	British	59	Male
R22_B_56_F	British	56	Female
R23_B_64_M	British	64	Male
R24_B_63_F	British	63	Female
R25_B_76_M	British	76	Male
R26_B_78_M	British	78	Male
R27_B_65_M	British	65	Male
R28_B_63_M	British	63	Male
R29_J_62_M	Japanese	62	Male
R30_B_72_M	British	72	Male
R31_J_63_M	Japanese	63	Male
R32_J_52_F	Japanese	52	Female
R33_J_70_M	Japanese	70	Male
R34_J_60_F	Japanese	60	Female
R35_J_51_F	Japanese	51	Female
R36_J_53_F	Japanese	53	Female
R37_J_61_F	Japanese	61	Female
R38_J_62_F	Japanese	62	Female

Table 3.5: 'Challenges Encountered' In-depth Interview Participants by Nationality, Age, and Gender

Abbreviations	Nationality	Age	Gender
R1	European	55	F
R2	European	59	F
R3	European	60	M
R4	European	63	F
R5	European	64	M
R6	European	65	F
R7	European	67	M
R8	European	72	M
R9	European	76	M
R10	European	55	M
R11	European	59	M
R12	European	64	M
R13	European	60	M
R14	Asian	60	M
R15	Asian	62	M
R16	Asian	63	F
R17	Asian	71	M
R18	Asian	76	M
R19	Asian	60	F
R20	Asian	51	F
R21	Asian	53	F
R22	Asian	61	F
R23	Asian	62	F

Table 3.6: In-Depth Interview Semi-Structured Questions

	Interview Guideline Questions
Motivations	1) Why do you consider having your retirement overseas instead of your home country? OR What motivates you to retire overseas? 2) Did you plan to retire overseas before you reached your retirement status? If "yes", why is it so? 3) Why do you choose Malaysia as your second home retirement destination?
Transnational Behaviours	1) Can you describe the transnational behaviours that you practice while residing in Malaysia? (Probing when necessary: monetary, information, travelling, lifestyle) 2) Why do you need to practice the transnational behaviours that you mentioned earlier? (Probing when necessary: to buy property, to sustain daily life, and others) 3) How often do you practice the transnational behaviours that you mentioned earlier? (E.g. How often do you travel back to your country of residence?)
Challenge(s)	1) Do you experience any challenge(s) in getting information about and deciding on having Malaysia as your second home retirement destination? If yes, can you describe the challenge(s)? 2) Do you experience any challenge(s) during the MM2H application process? If yes, can you describe the challenge(s)? 3) Do you experience any challenge(s) when retiring in Malaysia? If yes, can you describe the challenge(s)?

3.9.2.3 Qualitative Phase – Data Analysis

The semi-structured interview aimed to explore the IRM motivations, transnational behaviour attributes and challenges encountered by the international retirees. The recorded interviews were transcribed into MS-Word. The researcher content analysed (Myers, 2009, p. 172) the data using qualitative software NVivo, to

explore the patterns in the answers and group them into motivation dimensions, identifying themes, gleaning insights and ultimately delivering robust findings (Musa & Thirumoorthi, 2011). The main themes in the dimensions were identified in the form of tree nodes. Within the tree nodes, coding of the nodes representing each theme was carried out. The related statements within a specific theme which described the dimension were recalled by searching the related themes or nodes.

Findings from NVivo coupled with notes taken during the interview sessions were then read through several times. Double-blind strategy (two researchers analysed the interview transcripts independently) was carried out with the help from another PhD student. The use of different researchers and crosscheck codes developed independently by them enhance the reliability of the findings (Gibbs, 2007; Miles & Huberman, 1994). Krippendorf (1980) and Miles and Huberman (1994) suggested that a minimum of 80% agreement between the two researchers in determining the themes is considered as reliable. Nonverbal communications, such as nodding head, rubbing nose, lifting eyebrows, and others were also inserted in the transcript for analysis. Each of the researchers came out with a list of themes and sub-themes for comparison and reasoning purposes before they mutually agreed with the themes. To ensure further the reliability and validity of the themes, the mutually agreed themes were verified by the researcher's supervisor. New emergent themes which were not discussed in earlier literatures were explored and reasoned. Further elaborations of the newly discovered themes are presented in Chapter 4.

At the beginning stage of items generation (deductively and/or inductively), concentration was given to developing a set of items that capture each of the dimensions relevant to the study construct. Generated items were edited and improved so as to represent the study subject. Statements and wordings were formulated as accurately and precisely as possible. The items generated were then reviewed by a panel of experts

(e.g. practitioners, academicians, industry experts, relevant participants, and others) (DeVellis, 2003; Zaichkowsky, 1985). This step is known as the expert judge (Hardesty & Bearden, 2004) and it is particularly critical to ensure the items' relevancy, measuring the study subjects accurately, thus ensuring the content validity (Hardesty & Bearden, 2004). Items generated earlier on would be refined or dropped at this stage. New items might be included based on the experts' judgments and recommendations. Further refinement would be carried after pilot study, before the actual data collection.

In this study, the items measuring the overall satisfaction (Chi & Qu, 2008; Sunil & Rojas, 2005; Yoon & Uysal, 2005) and post-satisfaction responses (Rusbult et al., 1988) were adapted from existing measurements. As stated earlier, the items generated for the construct of motivations and transnational behaviours were derived from both induction and deduction processes.

3.9.3 Stage 3: Scale Development and Construction

Once the potential set of items to measure the construct are identified, scales are developed accordingly. Hinkin (1995) divides this stage into three distinct steps as follows:

3.9.4 Step 1: Design of the Developmental Study

This step is to administer and examine the items' relevancy to the structure of the measure. "This process includes an assessment of the psychometric properties of the scale which will be followed by an examination of its relationship with other variables of interest" (Hinkin, 1995, p. 971). The issues to address in this step include:

3.9.4.1 Sample Representation

Sample chosen shall be representative of the population of the subjects to study by the researcher. It is essential to provide the rationale of the samples selected for the particular study, which Hinkin (1995) criticised most studies he analysed as having failed to do. Nevertheless, most of the studies provide a clear description of the sample, the sampling technique, response rates, and the questionnaire administration process.

3.9.4.2 Negatively-Worded Item

The use of a negatively-worded item shall be given proper thoughts. Generally, negatively worded item is used to reduce response pattern bias (Idaszak & Drasgow, 1987). This method has been criticised for reducing responses' validity and may cause artificial response and scale systematic error problem at the same time (Harvey et al., 1985; Jackson et al., 1993; Schmitt & Stultz, 1985; Schriesheim & Hill, 1981). Hinkin (1995)'s study on 31 articles that were reported to have been used negatively-worded items found that there were no particular problems in later analysis stage. Thus, despite the criticism, the researcher believed some negatively-worded item are necessary to reduce response pattern bias and the adapted items for the post-satisfaction intentions of 'exit' and 'neglect' are negatively worded in nature.

3.9.4.3 Number of Items in a Measure

Next, the researcher needs to consider the number of items to be included in a measure during scale development. The domain sampling and parsimony need to be sufficient in order to achieve content and construct validity (Cronbach & Meehl, 1955). The number of items determines the scale lengths which may affect responses (Roznowski, 1989). A short length measure may be an effective way to minimise response biases (Schmitt & Stults, 1985; Schriesheim & Eisenbach, 1995). However, if

the scale has too few items, the content and construct validity, internal consistency, and test-retest reliability may be affected (Kenny, 1979; Nunnally & Bernstein, 1994), particularly if it is a single-item scale (Hinkin & Schriesheim, 1989). However, too many items in a scale may create respondent fatigue or response biases (Anastasi, 1976), redundancy (Hinkin, 1995), and longer time to develop and administer the scale (Carmines & Zeller, 1979). Cook et al. (1981) suggested a minimum of three items in a scale to ensure adequate internal consistency reliabilities.

3.9.4.4 Scaling of Items

A researcher who develops scales need to ensure a scale that is able to produce sufficient variance among respondents for subsequent statistical analysis. Likert scale is among the favourite used in many quantitative studies to measure unobservable or latent phenomena such as attitudes. Likert (1932) believed that attitudes differ across a dimension from negative to positive. The major concern of using Likert scale is the number of scale points. Generally, there is no theory to support the appropriate number of scale points to use. In practice, the minimum number of scale points is two while there is no maximum number suggested. Most studies would apply the two to eleven (or even more) scale points (Hinkin, 1995; Johns, 2010). The higher number of points is believed to be able to measure more precisely the attitude of the respondents toward the study subject. However, empirical tests suggest that the most appropriate and popular number of points to use is five where the co-efficient alpha reliability performs its best (Lissitz & Green, 1975). Any number of points out less than five and more than seven produces significantly less accurate estimates (Johns, 2010). Two and three items only measure direction instead of the strength of the response. With proper considerations from previous literatures, this study adopts five and seven points scale in its scale development.

3.9.4.5 Questionnaire Development

The measurement items of two constructs (motivations and transnational behaviour) were generated through literature reviews and findings from the qualitative study. The remaining two constructs (overall satisfaction and post-satisfaction intentions) were established from literature reviews and existing scales. It is worth to note that IRM studies are relatively new in the Asia and in the tourism field. Most of the constructs are yet to be fully developed. High reliance on inductive findings of this research and cross-referencing to other fields are essential. Table 3.7 indicates the sources of measurement items in questionnaire construction.

Table 3.7: Sources of Measurement Items

Variables	Sources of measurement items	No. of items
Push Motivations (PUSH-M)	Breuer, 2005; Ono, 2008; Rodríguez, 2001; Rodriguez et al., 2004; Sunil & Rojas, 2005; Williams et al., 2000 *(+) Items generated from in-depth interview*	15
Pull Motivations (PULL-M)	Balkir & Kirkulak, 2007; Breuer, 2005; Breivik, 2012; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Marshall & Longino, 1988; McHugh, 1990; Mullins et al., 1989; Ono, 2008; Rodriguez et al., 1998; Rodriguez et al., 2004; Sunil & Rojas, 2005 *(+) Items generated from in-depth interview*	30
Transnational Behaviours (TB)	Aguilera, 2004; Alarcon, 1995; Breuer, 2005; Massey & Parrado, 1994; Ono, 2010; Roberts et al., 1999; Schiller et al., 1992 *(+) Items generated from in-depth interview*	11
Overall Satisfaction (OVS)	Adapting from Chi & Qu, 2008; Sunil & Rojas, 2005; Yoon & Uysal, 2005	3
Post-Satisfaction Intentions (PSI)	Adapting from Rusbult et al. (1988)	16

The questionnaire consists of five parts. The first part covers both push IRM motivations (PUSH-M) and pull IRM motivations (PULL-M). The second part measures the transnational behaviours attributes (TB), followed by retirees' overall satisfaction (OVS) and post-satisfaction intentions (PSI). Part five enquires demographic and general information about the participants. The items in part 1 and

part 3 are measured as subjective estimates using a five-point Likert scale. On the other hand, part 2 and part 4 uses a seven-point Likert scale in measuring respondents' attitudinal behaviour. The questionnaire was available in two languages: English and Japanese. These are the two widely spoken languages among the MM2H participants. The Japanese version were translated by a native-speaking professional translator and verified by a Japanese MM2H participant and Japanese expatriate in Malaysia. The full set of the English version is available in Appendix A while the Japanese version is available in Appendix B.

3.9.4.6 Questionnaire Validity

This study aimed to establish the validity through content or face validity. This is to ensure that the measure applied in the questionnaire reflects the content of the concept in question (Bryman & Bell, 2007, p. 165). This validity is essential as the measurement items are not just an empirical issue, but also affect the theoretical and practical implications (Hair et al., 2010, p. 125). Content validity can be carried out through enquiring relevant individuals, to ensure the measurement items capture the concept of the study. Bryman and Bell (2007) and Hair et al. (2010) suggested that several sub-populations should be pre-tested. The items used in this study were created based on an extensive review of IRM literatures and are highly dependent on the new themes and items found in the first stage of qualitative study as indicated in Table 3.7 above.

In order to establish the survey instrument's content validity (Bryman & Bell, 2007; Hair et al., 2010), five PhD students, eight academicians in the language and tourism fields, and five MM2H participants were invited to review the questionnaire. They were required to review its relevancy to the research topic and user-friendliness (e.g. correctness of the wording used, the flow of the questions, length, and others). The

review was also carried out to ensure the clarity and intelligibility of the questionnaire. The average level of understanding among the PhD students was rated at 4.4 out of 5, an 88% level of intelligibility. Among the academicians, an average rating of 4 out of 5, with 80% intelligibility was obtained. The MM2H participants participated in the pre-test session were from different nationalities, including Asian, European, American, and Australian. A total of 80% MM2H participants indicated that the questionnaire was easy to comprehend while 20% rated it as neutral. The reviewers were also encouraged to provide subjective feedbacks on the questionnaire, all of which were taken consideration into the design of final questionnaire.

More stringent face validity on the newly developed constructs was performed through a panelist of twelve expert judges. The questionnaire was presented to the Deputy Secretary-General and Directors of MM2H Centre in the Ministry of Tourism Malaysia and the President and Committee members of the MM2H Agents Association. The purpose was to gauge their opinions and comments on the constructs relevancy in measuring the retirees' motivations, overall satisfaction, post-satisfaction intentions, and transnational behaviours. To validate the questionnaire's content empirically, several approaches were proposed (e.g. Cohen, 1960; Lawshe, 1975; Obermiller & Spangenberg, 1998; Wynd et al., 2003; Zaichkowshy, 1985).

Lawshe (1975) suggested that researchers should perform content validity ratio (CVR) and content validity index (CVI) tests to determine which items to retain. Each expert judge was requested to evaluate if each of the items measuring the constructs in the questionnaire is appropriate.

Each of the panellists was to respond to the following question for each of the items:

Is the attribute measured by this item?

(1) Essential

(2) Useful but not essential, or

(3) Not necessary

to the construct of study.

Lawshe (1975) provided the calculation for CVR as follows:

$$CVR = [(E - (N / 2)) / (N / 2)]$$

where *E* is the number of panellists who rated the object as "essential" and *N* is the total number of panellists. CVR shall range from -1 to 1. When fewer than half of the panellists voted for "essential", the CVR is negative thus the items is deleted. However, the minimum values of acceptable CVR depends on the number of panellists involved as reported in Lawshe (1975)'s paper (refer to Table 3.8).

Upon identifying which items to retain, the researcher shall next computed the CVI to finalise the whole test (Lawshe, 1975). CVI is basically the mean of all the CVR values of the retained items. The index is the average percentage of overlap between the test items and the test constructs.

Zaichkowshy (1985) in her Personal Involvement Inventory (PII) study proposed a similar method as Lawshe (1975) with slight variations of the rating's names. Each of the panellists is to rate if each of the items is "clearly representative", "somewhat representative", or "not representative." Lichtenstein et al. (1990) and Zaichkowshy (1985, 1994) set the threshold of at least 80% of the panellists rated an item as at least somewhat representative of the construct should be retained. This rule is

somewhat less stringent as compared to Lawshe (1975). Thus, this study adopted the Lawshe (1975) version for expert judge content validity. The results of CVR and CVI for this study are presented together with the qualitative findings in Chapter 4, section 4.3.

Table 3.8: Minimum Values of CVR

No. of Panelists	* Min. Value
5	0.99
6	0.99
7	0.99
8	0.75
9	0.78
10	0.62
11	0.59
12	0.56
13	0.54
14	0.51
15	0.49
20	0.42
25	0.37
30	0.33
35	0.31
40	0.29

** Based on One Tailed Test, p = 0.05*

Items that were perceived as ambiguous during face validity stage were modified. The improved questionnaire proceeded on to the pre-test stage. Five MM2H participants were invited to fill-in the revised questionnaire for further face validation and feedbacks. All five pre-test respondents did not report any serious issues on the questionnaire. Nevertheless, certain items were further improved for better clarity. The second revision of the questionnaire was then used for the pilot study, which was participated by fifty-eight respondents. No major issues were reported. None of the items were eliminated as the Cronbach alpha value for all dimensions were perceived as acceptable, ranging from 0.557 to 0.943, as shown in Table 3.9. According to Nunnally

(1967), the Cronbach alpha value of at least 0.5 indicates good reliability among items in measuring the particular dimension.

Table 3.9: Reliability Test on Pilot Study Data

Constructs	No. of Items	Cronbach Alpha	C.Alpha If Item Deleted	Item to Delete
Push Motivations (PUSH-M)	15	0.716	0.725	P10
Pull Motivations (PULL-M)	30	0.866	0.874	G5
Transnational Behaviours (TB)	11	0.557	0.616	L10
Overall Satisfaction (OVS)	3	0.867	-	
Exit (EX)	4	0.931	-	
Voice (VO)	4	0.907	-	
Loyalty (LO)	4	0.918	-	
Neglect (NE)	4	0.943	-	

3.9.4.7 Quantitative Phase – Data Collection

As stated earlier, despite much effort, the researcher was unable to obtain the list of MM2H participants from the MM2H Centre or the MM2H agents. Thus, the researcher adopted several approaches to collect data from the respondents in the quantitative phase as follows:

(a) Re-established contacts from previous interviews during the qualitative study phase

(b) Gained contacts from the MM2H Centre

(c) Gained contacts and distributed questionnaires through the MM2H Agents Association

(d) Gained contacts from the MM2H online forums

(e) Gained contacts from friends and other researchers

(f) Advertised through social media (e.g. facebook)

(g) Visited condominiums which are popular residences among MM2H participants in Kuala Lumpur, Selangor, and Kota Kinabalu

(h) Intercepted at the MM2H Centre (with prior approval)

(i) Intercepted at the Japan Club where most MM2H Japanese retirees are concentrated (with prior approval)

(j) Enquired through the Expat Magazine in Kuala Lumpur and MM2H office in Kuching, Sarawak

(k) Approached property agents who deal with MM2H participants

The validated questionnaire was then distributed at the data collection points as mentioned above. The main referrals to locate the participants were fellow MM2H participants and expatriates. MM2H Centre in Putrajaya was a good location to reach the new and renewal applicants while the MM2H agents provided an alternative means to reach MM2H participants who reside in Langkawi, Penang, Perak, Kuala Lumpur, Malacca, Johor Bahru, Sabah, and Sarawak. The researcher also participated in some of the meetings between the MM2H agents and their clients in order to build rapport. With permission from the Japan Club management, the questionnaires were distributed to the Japanese MM2H participants. The participants were instructed to leave the completed questionnaire at the club's reception counter. The use of multiple data collection points not only enhanced the response rate, but also established a good relationship between the researcher and the MM2H participants and stakeholders.

To further expand the reach of respondents who did not reside in Malaysia during data collection, the researcher made available web-based data collection method through Survey Monkey. To gain higher response rate, the researcher offered a monetary reward of RM 5 - 10 per questionnaire for the method (c), (g), (i), and (k) mentioned above. Clear instructions on the answering procedures were developed to

ensure a respondent-friendly questionnaire. Besides, consideration was also given to the questionnaire's design. Design factors such as colour, font, size, printing quality (paper-based questionnaire) and website design quality (electronic-based questionnaire) were given careful consideration in the questionnaires design. Sentences were made simple and each section was distinctly separated from each other to avoid confusion.

3.9.4.8 Sample Size

Sample size is another major concern in scale development. An appropriate size is essential to ensure statistical significance, particularly in multivariate techniques that come with powerful statistical tests and confidence levels (Hinkin, 1995). Too small sample size may affect the results of exploratory and confirmatory factor analysis (Hinkin, 1995; Tabachnick & Fidell, 2007). Big sample size may avoid sample specific problem (Schwab, 1980), has the capability to stabilise the standard errors, and reflect population values more realistically. However, large sample size is time consuming and costly (Stone, 1978).

Purposive convenience sampling was employed in the quantitative stage. Malhotra (2007) indicated that the substantiality of sample size depends on proposed techniques to analyse the data. Tabachnick & Fidell (2007, p. 682) suggested that CFA is rather sensitive to small sample size and less steady. There are generally no suggestions on the criteria in determining an exact sample size for CFA (Hair et al., 2010). However, the minimum sample size of 100 is advised by Hair et al. (2010, p. 644) when considering models containing maximum five constructs. The constructs should have more than three items with high item communalities (0.6 or higher). If there are seven or fewer constructs in the model, minimum sample size of 150 is applicable when item communalities are moderate at 0.5 while 300 samples are advisable if item communalities are low 0.45 and/or multiple under identified (fewer than three items)

constructs. Hair et al. (2010, p. 644) also suggested 500 samples when models contain a large number of constructs, some with lower communalities, and/or having fewer than three measured items. Besides, a sample size of 150 has been recommended by Cliff (1987) when the scale has 40 items.

Several heuristic methods can be used as a priori statistical power analysis guide in determining sample size. Cattell (1978) recommended that a minimum of 250 samples are required to run exploratory factor analysis (EFA). However, recent studies found that minimum sizes of 100 (Hair et al., 2010) and 150 (Guadagnoli & Velicer, 1988) can produce an accurate solution when the item inter-correlations are reasonably strong (Hair et al., 2010). A minimum sample size of 200 is recommended for confirmatory factor analysis (CFA) (Hoelter, 1983) and to obtain a good model in SEM (Tanaka, 1987).

Other popular methods to decide the appropriate sample size is through the item-to-response ratios. While the ratio of 1:5 (Hair et al., 2010; Pallant, 2007; Tabachnick & Fidell, 2007) is mostly referred to, the ratio of 1:4 (Rummel, 1970) to a more rigorous 1:10 (Schwab, 1980) for each set of scales is recommended too. In this study, the proposed model has five variables: Two exogenous variables involving forty-five items; 15 for PUSH-M and 30 for PULL-M, two endogenous variables involving nineteen items; 3 for OVS and 16 for PSI, and one moderating variable (TB) involving 11 items. Thus, there are 75 items (75 x 5 = 375), which means that 375 samples are required to run SEM analysis effectively.

Bartlett, Kotrlik, and Higgins (2001) also have provided a guide to minimum returned sample size when a given population sample size can be estimated or known as shown in Table 3.10.

Table 3.10: Guide to Minimum Returned Sample Size for a Given Population

Sample Size for Continuous and Categorical Data

Population size	Sample size					
	Continuous data (margin of error=.03)			Categorical data (margin of error=.05)		
	alpha=.10 t=1.65	alpha=.05 t=1.96	alpha=.01 t=2.58	p=.50 t=1.65	p=.50 t=1.96	p=.50 t=2.58
100	46	55	68	74	80	87
200	59	75	102	116	132	154
300	65	85	123	143	169	207
400	69	92	137	162	196	250
500	72	96	147	176	218	286
600	73	100	155	187	235	316
700	75	102	161	196	249	341
800	76	104	166	203	260	363
900	76	105	170	209	270	382
1,000	77	106	173	213	278	399
1,500	79	110	183	230	306	461
2,000	83	112	189	239	323	499
4,000	83	119	198	254	351	570
6,000	83	119	209	259	362	598
8,000	83	119	209	262	367	613
10,000	83	119	209	264	370	623

Source: Bartlett et al. (2001)

According to the Ministry of Tourism (2013), the number of MM2H participants from 2002 to 2012 was 20,430 as shown in Table 3.11, thus the target sample size based on continuous data requirement was (119 + 119 + 96) 334 at 95% confidence level (Bartlett et al., 2001).

Table 3.11: Number of Registered MM2H Participants (2002-2012)

COUNTRY OF NATIONALITY	YEAR											Total (2002-2012)	Share
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012		
ASIA	596	1,316	1,483	2,163	1,244	992	1,022	1,043	1,052	1,926	2,728	15,565	76.19%
EUROPE	135	235	282	285	302	354	323	324	260	281	270	3,051	14.93%
AMERICAS	46	48	91	76	99	86	73	103	86	73	83	864	4.23%
THE PACIFIC (OCEANIA)	20	17	29	46	65	54	49	69	66	81	100	596	2.92%
AFRICA	1	7	11	17	19	17	45	39	35	26	46	263	1.29%
OTHERS	20	22	21	28	0	0	0	0	0	0	0	91	0.45%
TOTAL	818	1,645	1,917	2,615	1,729	1,503	1,512	1,578	1,499	2,387	3,227	20,430	100.00%

Source: Ministry of Tourism (2013)

Despite several options to consider in calculating the required sample size to run an SEM analysis, this study adopted the most common method used by most researches which is at least five times the number of items method (Hair et al., 2010; Pallant, 2007; Tabachnick & Fidell, 2007). The minimum sample sizes as suggested by Cliff (1987), Hair et al. (2010), and Tanaka (1987) is also used as reference.

The collected data were ready to move on to the quantitative data analysis stage. Prior to proceeding to the Scale Construction step, the researcher first examined the data quality. This includes evaluation of missing data, outliers and test of multivariate data analysis assumptions (Hair et al., 2010).

3.9.4.9 Missing Data

Missing data are among the major concerns of a researcher as it may create error and bias while the statistical findings may be challenged and not be able to generalise (Fichman & Cunmings, 2003; Hair et al., 2010). Missing data reduces the number of observations, thus, reducing the power of statistical inferences. It is essential to determine the extent of which missing data is minimal that it may not affect the findings (Hair et al., 2010).

3.9.4.10 Outliers

Observations which are distinctly different from the others are considered as outliers (Hair et al., 2010). Several factors contribute to this problem (Liu & Zumbo, 2007) as follows:

(a) Errors during data collection and/or during data preparation for analysis

(b) Unpredictable behaviour of respondents when answering the questions (e.g. respondents are unclear with the instructions, guessing game, inattentive due to fatigue, and others)

(c) Wrong respondents (not the right sample)

To minimise the outliers' problem, all three possible errors were properly treated through proper planning and implementation before, during and after data collection. To further ensure the data set was free of outliers, the researcher evaluated the standardised values (i.e. z-scores) for each construct. Despite Hair et al. (2010)'s proposal of observations with a z-score of ± 2.5 for an outlier, the threshold of ± 3.0 is commonly accepted (Anderson et al., 2011, p. 124; Ng & Houston, 2009).

3.9.4.11 Descriptive Statistics

The researcher performed first the independent sample t-test to ensure data obtained from both pen-and-paper and web-based method could be combined for further data analysis. Preliminary descriptive statistics such as frequencies, mean, standard deviations, independent sample t-test and one-way ANOVA were performed through the PASW Statistics 18 software package.

3.9.4.12 Multivariate Data Analysis Assumptions

Before performing the next analysis, four of the multivariate data analysis assumptions needed confirmation. The four assumptions are:

(a) Normality

Normality can be evaluated through skewness and kurtosis. Skewness refers to the data distribution symmetry where the mean is expected to be at or near the centre of the distribution. If the majority of the data lies on either side away from the centre, it is considered as skewed data, thus, non-normal. Kurtosis refers to the peakedness of a distribution. A normal distribution will have skewness and kurtosis values equal to zero

(Tabachnick & Fidell, 2007). The recommended range of skewness values is ±1.0 (Hair et al., 2010) and for Kurtosis the range is ± 1.0 (Hair et al., 2010) or ± 2.0 (Coakes & Steed, 2003).

(b) Linearity

In measuring linearity (linear relationship of variables), the most common way is to identify any non-linear data patterns in the scatterplots of the variables (Malhotra, 2007). Alternatively it is to run a simple regression analysis and assess the residuals through the Normal Probability Plot (P-P plots) (Hair et al., 2010; Malhotra, 2007). The linearity assumption is met when the plotted points are close to the ideal linear line. This study uses the P-P plot method.

(c) Homoscedasticity

Homoscedasticity indicates dependent variable(s) display equal levels of variance across the range of independent variable(s). This assumption is desirable as the variance of the dependent variable being explained in a relationship should not be focused on a limited range of predictor values. Generally, the scatterplot is widely used as the graphical representation of homoscedasticity (Malhotra, 2007). The scatterplot can be generated through the linear regression analysis where the z-residuals are plotted on the Y-axis and the z-predicted values on the X-axis. A flat linear fit line in the scatterplot indicates the homoscedasticity of the data. In statistical methods, the Levene test and Box's M test can be used (Malhotra, 2007). However, the Levene test is said to be insensitive to normality issues of the data. Thus, the scatterplot method is preferred in this study.

(d) Multicollinearity

Multicollinearity refers to the degree to which the effect of a variable can be predicted by the other variables in the analysis. This measure can be determined by the variance inflating factor (VIF) and tolerance. When the VIF value is more than 10 and tolerance is < 0.1, multicollinearity issue exists (Belsley et al, 1980; Menard, 1995; Myers, 1990). Besides that, multicollinearity can also be detected by referring to the correlation matrix for the predictor variables. High correlation (e.g. ≥ 0.9) indicates a multicollinearity problem (Malhotra, 2007).

3.9.5 Step 2: Scale Construction

The next step in Stage 2 of Scale Development requires scale construction. In scale development, it is advisable to split the total samples into two sub-samples in order to achieve scale stability (Anderson & Gerbing, 1988; Ashill & Jobber, 2010). One set is for the scale development and construction (in Stage 3) and the other set is for scale evaluation (in Stage 4).

3.9.5.1 Exploratory Factor Analysis (EFA)

Even though items were scrutinised through the expert judgments, further reduction and refining processes of the items in each construct are required. This was carried out with factor analysis (Ford et al., 1986) using the first sub-samples data. Conway and Huffcutt (2003) listed twelve categories of purposes for the EFA. However, most researchers adopt EFA for two main functions: (i) meant to reduce the large number of items into a smaller number of factors, (ii) to develop new measurement or scale. EFA involves a few stages (Conway & Huffcutt, 2003; Pallant, 2007):

(a) data suitability assessment

(b) factor extraction

(c) number of factors decision criteria

(d) factor rotation

(e) reporting of information

To assess the suitability of the data for factor analysis, several assumptions should be met (refer Table 3.12).

Table 3.12: Data Set Requirements for Factor Analysis

Conditions	Requirements	Reference(s)
Outliers	No outliers accepted	Hair et al. (2010)
Normality	± 1.0 for skewness & kurtosis	Hair et al. (2010)
Linearity	No multicollinearity; VIF < 10	Hair et al. (2010)
Sample Size	Min. 5 cases for each item	Hair et al. (2010); Pallant (2007); Tabachnick & Fidell (2007)
Bartlett's Test of Sphericity	Be Significant ($p < .05$)	Tabachnick & Fidell (2007)
Kaiser-Meyer-Olkin (KMO) Index	$\geq$ 0.6	Tabachnick & Fidell (2007)

The Kaiser-Myer-Olkin (KMO) is a measure of sampling adequacy (Black & Porter, 1996; Hair et al., 2010) and correlations of the scales of independent construct measures (Flynn et al., 1994). Based on the correlation and partial correlation; the KMO tests if the data are possible to factor well. The KMO varies from 0 to 1 where a larger number indicates sample sufficiency for factor analysis. Most researchers indicate the cutoff point of 0.50 to proceed with factor analysis (Hair et al., 2010; Kaiser, 1974;

Malhotra, 2007) but Tabachnick and Fidell (2007) suggested 0.6 as the threshold if a good factor is desired.

Bartlett's test of sphericity measures the overall significance of the correlation matrix. The larger value of the test statistics for sphericity and the significance level is small are desirable (Nunnally, 1978). The data are good to factor when the Bartlett's test of sphericity is significant ($p<.05$) (Tabachnick & Fidell, 2007).

Among the factor extraction methods commonly used in EFA to determine the items measuring each specific factor are Principal Components Analysis (PCA), Principal Axis Factoring (PAF), Maximum Likelihood (ML), Generalised Least Squares (GLS), and Item-Total Correlations (Hair et al., 2010; Malhotra, 2007; Tabachnick & Fidell, 2007). However, when the sample size is too small (as discussed in section 3.9.4.8), it is deemed not suitable to run any EFA. PCA is recommended if the factor analysis is meant to reduce the large number of items into a smaller number of factors, thus, retaining only strong factor loaded items in each unique factor (Tabachnick & Fidell, 2007). However, if the factor analysis is intended to determine the items for each factor, especially in newly developed scale), a more stringent common factor analysis (e.g. PAF or ML) would be recommended (Tabachnick & Fidell, 2007).

To decide on the number of factors to retain, most researchers use the Eigenvalue indicator, where the Eigenvalue value shall be greater than one (Ford et al., 1986; Hair et al., 2010). Besides, some studies also used the scree plots based on a substantial decrease in Eigenvalues to retain factors (Cattell, 1966; Ford et al., 1986). To indicate a good factor solution, Diekhoff (1992) and Heck (1998) suggested at least 50% of total variance explained, while Hair et al. (2010) has a slightly higher threshold of at least 60%. Items to retain shall obtain a factor loading of ±0.5 and above, at 0.05 significance level (Hair et al., 2010). However, factor loading of ± 0.3 and ±0.4 are

deemed to be the minimum levels for interpretation of the structure (Hair et al., 2010; Hinkin, 1995; Stevens, 2002).

Factors are usually rotated to obtain a more interpretable solution in a simple structure. Simple structure is referred to as each factor possesses a subset of high loading items and the rest with low loadings, and each item only has high loadings in some of the factors and low loadings on the other factors (Fabrigar et al., 1999). Generally, there are two types of rotations: orthogonal rotations (that force uncorrelated factors) and oblique rotations (that allow correlated factors). The most commonly used orthogonal rotation method is Varimax (Kim & Mueller, 1978) while among the oblique rotation methods it is the direct oblimin (Kim & Mueller, 1978). The latter is highly recommended by Conway and Huffcutt (2003), Fabrigar et al. (1999), Ford et al. (1986), and Gorsuch (1997) for high-quality rotation decision. However, PCA with orthogonal rotation is the most popular factoring technique used among most published quantitative studies (Coakes & Steed, 2001). As this study involves new scale developments, a stringent procedure of ML factor extraction with direct oblimin rotation method is adopted in order to allow correlated factors and reflecting more to a realistic situation of the study subject.

3.9.5.2 Reliability

Upon determining the factors through EFA, the set of items within each factor should be tested for internal consistency. The Cronbach's alpha value is a common measure for this purpose (Price & Mueller, 1986). According to Nunnally (1967), alpha value of at least 0.5 indicates good reliability among items in measuring the particular dimension. However, in a recent study, Nunnally and Bernstein (1994) suggested that any alpha value of 0.7 is deemed to be the minimum threshold. Hair et al. (2010) indicated that alphas between 0.6 and 0.7 are acceptable while alphas above 0.7 are

considered good. In particular to the new scale development (Nunnally, 1978; Jones & James, 1979) and exploratory research (Hair et al., 2010), 0.6 has been proposed as the cutoff alpha value. In the event to improve the alpha value, the researcher needs to analyse the inter-item correlations and item-total correlations. Hair et al. (2010) suggested the threshold of 0.3 and 0.5 for the inter-item correlations and item-total correlations respectively. Once satisfactory Cronbach's alpha coefficients are obtained, the analysis moves on to the next stage.

3.9.6 Step 3: Reliability Assessment

This step is essential when developing a new scale. In Step 2 above, the reliability assessment was performed during the EFA. Low inter-item correlations within a specific factor were deleted, to increase a coefficient alpha. Generally, there are two basic concerns of reliability assessment. It is to measure the items consistency within a measure and to stabilise the measure across time. The former function is discussed in Step 2 above while the latter function generally is performed only to attributes that do not change over time (Stone, 1978). In this study, Cronbach's alpha coefficients are reported upon CFA to ensure the stability of the measures.

3.9.7 Stage 4: Scale Evaluation / Validation

As validity and reliability are dealt with in earlier stages, this last stage is to evaluate the scale's validity and dependability (Bohrnstedt, 1983) using the second sub-samples data. This stage is commonly referred to as the measurement model assessment and structural model assessment.

3.9.8 Measurement Model Assessment

Measurement model or factor model (Schumacker & Lomax, 2010, p. 114) is commonly used to validate the developed scales or instruments through the Confirmatory Factor Analysis (CFA). To evaluate the validity of the instrument, several conditions need to be satisfied (O'Leary-Kelly & Vokurka, 1998) as follows:

3.9.8.1 Content Validity

This first scale validation in fact was performed at an earlier stage. Even though content validity is a subjective assessment (Carmines & Zeller, 1979), the use of multiple sources (i.e. literature reviews, exploratory research, and expert judges) is deemed to be an acceptable content validity (DeVellis, 2003; Hardesty & Bearden, 2004; Zaichkowsky, 1985).

3.9.8.2 Construct Validity (Unidimensionality)

This validity is to measure the theoretical construct of the study subject (Carmines & Zeller, 1979; Churchill, 1987) and if a set of items forms a single scale (Cavana et al., 2008; Hair et al., 2010; Kim & Mueller, 1978; Malhotra, 2007; Spector, 1992). The procedure requires that the items are significantly associated with an underlying construct and each item being associated with only one latent variable (O'Leary-Kelly & Vokurka, 1998). Similar to the content validity, the construct validity was performed at an earlier stage through the Exploratory Factor Analysis (EFA). Commonly, the EFA findings are reported with Kaiser-Meyer-Olkin (KMO) which measures the sampling adequacy (Black & Porter, 1996; Hair et al., 2010) and correlations of the scales to independent construct measures (Flynn et al., 1994). Through EFA, the items load only in one constructs with a factor loading of ±0.5 (Hair

et al., 2010) while in CFA, the regression weights are 0.5 or higher with a significant *t*-value (*t*-value ≥ 1.96 at *p*=0.05), as recommended by Hair et al. (2010).

3.9.8.3 Convergent Validity

This validity shows a high correlation exists when different measures are evaluated in the same construct of study (Churchill, 1987; Spector, 1992). Convergent validity can be assessed through three measures: item reliability, construct or composite reliability (CR), and average variance extracted (AVE) (Fornell & Larcker, 1981). The suggested factor loading for item reliability is at least 0.5 to 0.6 (Chin, 1998; Falk & Miller, 1992; Hair et al., 2010), so to explain at least 50% of the latent variable's variance (Bagozzi, 1994; Fornell & Larcker, 1981; Hair et al., 2010). CR can be obtained by calculating the Werts et al. (1974)'s internal consistency formula. A CR of 0.7 and above indicates good convergent validity (Hair et al., 2010) while the threshold for AVE is 0.5 (Fornell & Larcker, 1981; Hair et al., 2010). Besides the usual CR and AVE indicators; Kim et al. (2012) and Taylor and Todd (1995) also suggested the use of squared multiple correlations (SMC) as an indicator to convergent validity. SMC value above 0.4 indicates the existence of convergent validity.

3.9.8.4 Discriminant Validity

This validity exists when the scales measuring different variables having low correlations (Spector, 1992). In other words, high discriminant validity indicates that a variable is capturing phenomena that others do not (Byrne, 2006), thus, it is unique. EFA is the basic method to provide an indication of discriminant validity through the evaluation of items' loadings and cross loadings. Each item should load highly with its own variable than others. Besides, discriminant validity also can be assessed through pairwise comparison between the square root of the AVE for each variable and the

inter-correlation among the variables in the measurement model. The larger number of the former indicates discriminant validity achievement (Fornell & Larcker, 1981). Other researchers also propose that discriminant validity is achieved when the AVE of the variable is larger than its shared variance with any other variables. Consequently, this research adopted the pairwise comparison in assessing the discriminant validity.

3.9.8.5 Confirmatory Factor Analysis (CFA)

CFA is to be performed using the second sub-samples, to cross validate factors derived from EFA. CFA can assess the factor structure's quality through testing the overall model and item loadings significance and goodness-of-fit of alternative models (Joreskog & Sorbom, 1989). The multiple iterations of CFA, with the maximum likelihood estimation (MLE) method further purify items within each construct. Unfitted items would be deleted from the measurement model. This further strengthens both internal and external consistency of the scale items (Sethi & King, 1994). Often, CFA needs to be done through statistical software such as AMOS and LISREL.

The initially hypothesised model requires modification where applicable (Hair et al., 2010). The modification can be performed based on indicators such as modification indices (MI), standardised residuals, path estimates, squared multiple correlations (SMC) and qualitative review. The MI provides a mean to improve an initially specified model that does not fit the data satisfactorily. While there is no threshold indicated, Raykov and Marcoulides (2006) suggested that researchers may consider making changes to parameters associated with the highest MI. It is advisable to change the parameters one at a time, starting with the largest MI. Refer to Table 3.13 for the summary of other requirements for model diagnostics. The model diagnostics are essential to suggest model changes through an empirical trial-and-error approach (Hair et al., 2010).

Table 3.13: Model Diagnostics Requirements

Model Diagnostic	Requirement	
Standardised Residuals	$< \lvert 2.5 \rvert$	no problem
	$> \lvert 4.0 \rvert$	possible problem
Path Estimates (Constructs to Items)	min. 0.5, ideally ≥ 0.7	; and be significant
Squared Multiple Correlations (SMC) or Reliability	≥ 0.4	

Despite no common guidelines or consensus on which goodness-of-fit indices to use, there are at least 30 of the indices that are now available (MacKenzie et al., 1991). However, Marsh et al. (2010) and Sweeney and McFarland (1993) suggested that item loadings, adjusted goodness-of-fit indices, Chi-square significance, degrees of freedom, Root Mean Square Error of Approximation (RMSEA), Tucker-Lewis Index (TLI), Comparative Fit Index (CFI) and results from competing models should be presented. Hair et al. (2010) recommended at least one of the goodness-of-fit (GoF) indices for the following measures should be reported:

(i) Absolute measure - χ^2/df, p-value, CMIN/DF, GFI, RMSEA, PCLOSE

(ii) Incremental measure – CFI, TLI, NFI

(iii) Parsimony – PNFI, PCFI, PRATIO

Absolute measure fit indicates how well a structural equation model explains the relationships derived from the sample data (Worthington & Whittaker, 2006). Chi-square, commonly used as a test statistic where non-significant p-value is desired, it has been argued by many experts that it should be used as a measurement fit instead (Joreskog & Sorbom, 1993). A smaller Chi-square indicates a better model fit. Even though a closer Chi-square value to the degrees of freedom is deemed to indicate a good model fit (Thacker, Fields, & Tetrick, 1989). Despite Taylor and Todd (1995) suggesting that Chi-square value of five times larger than the degrees of freedom while

Carmines and McIver (1981) suggested two to three times larger is acceptable, Ullman (1996) believed that maximum two times higher should be the rule of thumb. The Normed Chi-square (CMIN/DF) of less than three indicates a good absolute fit (Hair et al., 2010).

Browne and Cudeck (1993), Hair et al. (2010), Marsh et al. (2004) indicated that the maximum value of RMSEA that can be accepted is 0.08 whereas anything below 0.05 indicates a close fit. A PCLOSE of above 0.05 is desirable. Even though Mulaik et al. (1989) suggested the use of Goodness-of-fit Index (GFI) and Adjusted Goodness-of-fit Index (AGFI), both indices have been widely argued to be much affected by sample size, number of indicators and not sensitive to detecting miss-specified models (Sharma et al., 2005). Several studies discourage the use of these two measures in determining the model fit due to its adverse effects over several factors (e.g. Hu & Bentler, 1998, 1999; Sharma et al., 2005).

Incremental measures compare a specific structural equation model to a baseline structural equation model in order to improve a model's fit to the data (Worthington & Whittaker, 2006). The typical baseline comparison model is the null model in which all the variables are independent of each other or uncorrelated (Bentler & Bonnett, 1980). A higher fit indices value indicates a better model (Meyer et al., 1993). Hinkin (1995, p. 976) reported that most of the articles that he analysed used 0.85 threshold as an acceptable value for incremental fit indices. Bentler and Bonett (1980), Hair et al. (2010) and Marsh et al. (2004) suggested 0.9 for the indices of TLI and CFI. However, for a larger model (more than 24 indicators) and smaller sample size situation (around 200), Sharma et al. (2005) proposed a threshold of 0.8 as acceptable.

Parsimony measure serves as a criterion for choosing between alternative models. Mulaik et al. (1989) suggested the Parsimony Goodness-of-Fit Index (PGFI) and the Parsimonious Normed Fit Index (PNFI). The PGFI is based upon the GFI by

adjusting for loss of degrees of freedom while the PNFI also adjusts for degrees of freedom however it is based on the NFI. Mulaik et al. (1989) indicated a complex model will probably lower the value of these indices substantially as compared to other GoF indices. As there is no specific threshold for these two indices, Mulaik et al. (1989) suggested that it is possible to obtain parsimony fit indices within the 0.50 region.

Besides the use of absolute, incremental, and parsimony measures in evaluating model fit, Hoelter (1983) suggested the use of Hoelter's critical N to measure the sample size adequacy. A Hoelter's N value above 200 is desirable (Hoelter, 1983) while 75 is the minimum value to ensure an acceptable model fit (Kenny, 2014). Table 3.14 displays the guidelines to some of the useful model fit indices. It is important to note that these cutoff values are just rough guidelines and not sufficiently supported by empirical evidence. In reality, large models with at least five factors and 50 items that could not meet the minimal acceptable guidelines of fit are a norm (Marsh, 2007; Marsh et al., 2005).

Table 3.14: Model Fit Indices

Measures	Fit Indexes	Acceptable Level
Absolute	Chi-square (χ^2)	< 2 times of df
	Normed Chi-square (CMIN/DF)	< 3
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08
	p of Close Fit (PCLOSE)	> 0.05
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9
	Comparative Fit Index (CFI)	≥ 0.9
Parsimony	PNFI	> 0.5
Sample Size Adequacy	HOELTER .05	≥ 75
	HOELTER .01	≥ 75

3.9.9 Structural Model Assessment and Hypotheses Testing

Upon assessment of the measurement model as discussed above, the analysis proceeds with structural model assessment and hypothesis testing. To Anderson and Gerbing (1988), this procedure is known as Two-Step Modelling Approach. While the measurement model assessment is to evaluate convergent and discriminant validities (Campbell & Fiske, 1959); the structural model assessment is to conduct the nomological validity (criterion-related validity) (Campbell, 1960; Cronbach & Meehl, 1955; Schumacker & Lomax, 2010). In general, this validity is to measure the relationships between the constructs of the study (Anderson & Gerbing, 1988). A strong relationship indicates the newly developed scales are a good measurement tool in predicting future performance of the study subject (Spector, 1992). A combination of measurement model and structural model assessments provides a comprehensive and confirmatory evaluation of the construct validity (Bentler, 1978).

Anderson and Gerbing (1988) suggested that the researcher may first evaluate if any structural model possesses acceptable goodness of fit indices. A small chi-square value is desirable (Bentler & Bonett, 1980) as explained in Section 3.9.4.1.5 above. In order to obtain a good cross-validation of covariance structures (Cudeck & Browne, 1983), researchers are advised to split the original samples into two distinct sets of samples. The first set of the samples is to develop the measurement model while the latter set of samples is to validate the solution derived from the first set of samples (Anderson & Gerbing, 1988; Ashill & Jobber, 2010).

3.10 Chapter Summary

This chapter displays an array of discussion on the chosen research methodology approach, methods, design, data collection and analysis techniques employed in this research study. The issues addressed are in response to the research questions and

objectives identified in Chapter One and literature reviews in Chapter Two. This research adopts a two-phase sequential method. Phase one employed qualitative approach through individual in-depth interviews in data collection. This method is recommended for new scale development. This study follows the scale development procedures as suggested by Ashill and Jobber (2010), Churchill (1979), DeVellis (2003), Hinkin (1995), Malhotra (2007), and Nunnally and Bernstein (1994). The procedures cover four stages:

Stage 1: Specify domain of the construct (Phase 1)

Stage 2: Items Generation (Phase 1)

Stage 3: Scale Development (Phase 2)

Stage 4: Scale Evaluation / Validation (Phase 2)

The findings in phase one and the literature reviews act as the basis to form the questionnaire in the second phase of quantitative studies. Non-probability sampling approach was used with purposive sampling through snowballing method in the first phase of the study. In the second phase, the researcher continued employing non-probability sampling methods through snowballing, purposive intercept sampling, and convenience sampling. Collected data were analysed by various statistical analysis techniques, as discussed. NVIVO was used to carry out a content analysis on the in-depth transcription of the study's first phase. In the second phase, the key statistical techniques employed were EPA, CFA, and SEM in an attempt to ensure the reliability and validity of the constructs, test the research framework and the proposed relationships, as well as confirm the model fit. The findings are presented in the following Chapter 4, Chapter 5, and Chapter 6. Discussions of the implications and suggestions on directions for future research are the subject of Chapter 7 before making the final conclusions of the research.

CHAPTER 4: DATA ANALYSIS - QUALITATIVE FINDINGS

4.1 Introduction

As mentioned in Chapter One, this study aims to evaluate the relationship among the theoretical constructs of push motivations (PUSH-M), pull motivations (PULL-M), transnational behaviours (TB), overall satisfaction (OVS), and post-satisfaction intentions (PSI). In doing so, based on the inter-relationship of the constructs, the researcher will propose the 'Second Home Retirement' (SHR) Model, as an ultimate research goal. This chapter is the first data analysis part stipulated in stage two of the scale development process. Section 4.2 first displays the qualitative findings from the in-depth interviews. Next, the items generation of push motivations (PUSH-M), pull motivations (PULL-M), and transnational behaviours (TB) is presented.

4.2 In-Depth Interviews Findings

The in-depth interviews were carried out from June to August 2011 in Kuala Lumpur, Selangor, Penang, and Langkawi. Each interview lasted for about 45-90 minutes. A total of thirty-eight respondents (twenty males and eighteen females), whose ages range from 51 to 78 (mean = 62) years were interviewed. The large majority of the participants (45%) were Japanese, followed by British (37%), and American, Australian, Belgian, and Dutch (18% respectively). Kindly refer to Table 3.4 for the profiles of the thirty-eight interviewees. The in-depth interview concentrates on two major parts for scale development of this study: motivations and transnational behaviour. However, the interview also covers questions in understanding the retirees' challenges while retiring in Malaysia in order to enhance the knowledge on their satisfaction level. As explained in Section 3.9.2.3, with the assistance of another PhD candidate, the researcher implemented a double-blind analysis strategy on the interview

transcripts. This method could crosscheck codes developed independently by both researchers and enhance the reliability of the findings (Gibbs, 2007; Miles & Huberman, 1994).

4.2.1 Motivations

The double-blind coding yielded an inter-coder reliability of 90% for both the push motivations (PUSH-M) and pull motivations (PULL-M) constructs. This result meets the threshold of 80% proposed by Krippendorf (1980) and Miles and Huberman (1994). The items discovered in the in-depth interviews are presented in the next three sub-sections: themes for push and pull factors simultaneously, themes for push factors only, themes for pull factors only. Refer to Figure 4.5 for the summary of the themes.

4.2.1.1 Themes for Both Push and Pull Factors Simultaneously

Eight themes were found from the thirty-eight interviews that fall into both push and pull factors. These are climate, health, cost, political stability and security, family and friends relationships, tranquillity and simple life, active change upon retirement, and positive retirement book description. Among the findings, new perspectives from the existing literatures and new themes that are unique to this study were discovered.

Climate

Most participants cited climate as a major reason for retiring overseas. Twenty-five out of thirty-eight respondents cited leaving a cold climate for warm weather as their main motivation to retire in Malaysia. R27_B_65_M said:

> Climate is the essential factor to retire overseas. Everybody likes to live in warm weather where you have a constant climate throughout the year. It is a good place to live and a good place to retire.

Six participants linked climate motivation with health issues such as arthritis. The participants are trying to escape from their cold climate nation in order to improve their health conditions. R16_J_59_F stated that:

> [laugh] One of the biggest reasons is the weather. In Japan, the summer is much hotter than in Malaysia, while in winter, it is too cold. This is not good for my health. We just feel very tired with the weather in Japan. [laugh]

Health

Health is a prominent factor for retirees either in regards to their general health or in search of better healthcare facilities. Eighteen respondents cited health issues as the factor in their retirement migration decision. While R7_BE_55_M indicated that both he and his wife have arthritis, which requires them to stay in a warm country.R15_J_60_M indicated that the health issue is not only his own issue but also of his wife's. R2_D_64_M also mentioned:

> You know, my wife is suffering from arthritis, [sigh] and the climate in Asia is excellent for that. She has been suffering for some time, and since then in winter she needs to come to Malaysia to avoid pain. [relieved]

R8_BE_55_F acknowledged the importance of health care services for retirees in a retirement destination. She stated:

> Malaysia is a good choice. The healthcare system is good. It's just excellent for us. You know that when we are old, healthcare facilities are important to us. We just need to make sure that the place we retire to has great health care services.

Supported by R17_J_71_M and R33_J_70_M; a UK pensioner, R26_B_78_M, noted excellent medical facilities in Kuala Lumpur, Penang and Sarawak. Malaysian medical staffs are also well trained. He said:

> All the doctors here are trained overseas. So, we have no problems. Everything is going along fine and we are being well treated.

Cost

Twenty respondents chose Malaysia as a retirement destination for its low and affordable living cost. R13_J_69_M, R15_J_60_M, R17_J_71_M, and R29_J_62_M noted that Malaysia's cost of living is much lower than in Japan. Thus, it is much easier to retire in the country using their pension or other sources of income. Two Western retirees, R3_D_62_F and R30_ B_72_M, also supported the low cost theme. R30_B_72_M stated:

> It's the cost of living here, which is so cheap. It enables you to live at the level you just cannot imagine in the UK. The cost of living here is just about 25-30 per cent of the UK. We also do not pay taxes here.

R10_B_60_M sadly indicated that the high retirement cost in the UK makes it difficult to retire in the country, while R24_B_63_F also commented:

> … The cost of living in the UK is rising. What's more, during the cold winters, heating bills will be very high, making it a too expensive place to live for old people.

Retirees also compared living costs with neighbouring countries before choosing Malaysia. For example, R2_D_64_M, said:

> One of my daughters lives in Singapore... if the cost of living in Singapore is comparable to Malaysia, we will not for a moment hesitate to move and live there.

A unique finding in this study was that cost is also a perceived push factor. The high living cost in the retirees' home countries forces them to seek cheaper retirement locations. R10_B_60_M said that the UK's high retirement cost makes it difficult to retire there. As commented by R8_BE_55_F:

> The ever rising cost of living in Europe and the cold winters with very high heating bills, make it too expensive to live there. What's more to retire?

Political stability and security

Political stability and security is a new theme found in this study. Political instability and security issues such as terrorism are major concerns in choosing a retirement destination. The current state of political stability and security in Malaysia is one of the best in the region, according to the respondents, making it a strong pull factor. R25_B_76_M, R11_J_76_M, and R31_J_63_M indicated that the Malaysian government is stable and terrorist attack is unheard of, R11_J_76_M, said:

> So, which one is the best? It's surely Malaysia. You can check the safety, in terms of security and political stability. Now, Malaysia is among the top safest countries. [smile]

Worsening security in the home country may motivate illegal or economic migrants from third world countries to migrate to the industrialised nations. MM2H participants

noted the same motivator as well. One participant, formerly an entrepreneur, R9_B_59_F, said:

> The UK is not a nice place to live anymore. We could not afford to take early retirement there. [sigh] Crime is bad and getting worse. There are too many illegal immigrants here and there. You may just feel threatened when you walk out alone in dark alleys. It's not a good place to retire.

Family and friends relationships

The ability to ensure a close bond with family members and friends draw the retirees to retire in Malaysia. This pull factor becomes more prominent when the retirees have weak or non-existent social bonds between them and family members in the home country. Thus, they are motivated to retire in a location near to people who are close to them. For example, R2_D_64_M stated:

> My daughter and grandchildren are living in Singapore. So we want to stay near to them. The family bond is so important to us.

Respondents such as R1_U_60_M chose Malaysia for maintaining his relationship with his girlfriend. He acknowledged:

> I mainly chose to retire in Malaysia to be near to my girlfriend and friends. That is my main motive, basically. Instead of staying far away from my girlfriend, I thought why don't just retire in her country as I can go in and out as I like.

Respondents also cited this factor as related to weak or non-existent social bonds between them and family members in the home country. R34_J_60_F sadly indicated that she could not stay in Japan anymore as it reminds her of the parents and siblings who passed away due to a car accident. In order for her to regain her strengths to continue living, she needs to retire elsewhere. R7_BE_55_M also described:

My wife was born in Singapore and her parents are still living there. My parents are no longer here and we have no children. I am not really close with my brother and sisters as I lived in the USA for 14 years. So, I do not really have any family ties in my home country anymore.

Tranquillity and simple life

Even though previous studies have described casual and leisurely lifestyle as a pull factor, this study revealed that this factor is also a push factor. Participants expressed the need to search for peace of mind after leaving the corporate world. For example, R7_BE_55_M mentioned that he could not find tranquillity in his home country, while R22_B_56_F described Malaysia as a perfect retirement place to relax and experience tranquil island living. Malaysia provides an easy life, beautiful natural environment, and is almost free from natural disasters (refer Figure 4.1 and 4.2). R27_B_65_M said:

I like walking around old paths in overseas streets which have lots of art galleries, watching some of the local artists painting. The pace of life is much slower and there is no stress.

Figure 4.1: Street arts in some old lanes in Penang

Figure 4.2: Island living style in Langkawi

R23_B_64_M expected a simple life, and R15_J_60_M stated:

> I think in Malaysia, my daily life is simple. Wake up early in the morning, enjoy jogging, muscle training, and then I have a good breakfast, and do some other computer jobs, writing jobs and reading. Then, I will have a good lunch, dinner. [laugh] That is relaxing and enjoyable.

Active change upon retirement

R15_J_60_M, R16_J_59_F, and R32_J_52_F decided not to retire in Japan due to 'tiredness' of living in the same country. Only Japanese retirees indicated this push factor. Perhaps, the hectic Japanese working culture motivated them to live different lives when retired.

However, as a pull factor, it is supported by retirees from different nationalities. For R7_BE_55_M, R24_B_63_F, R14_J_63_F, and R29_J_62_M, the availability of sports, recreation, and cultural activity opportunities are essential in choosing a retirement destination. R29_J_62_M stated:

> After my retirement, I stayed for two years in Japan. I decided to move overseas after that. Every day I am quite busy now, playing tennis, going to the gym and

playing golf. For me, this is the quality of life. I can do these things anytime I like in Malaysia.

Positive retirement book description

The researcher found that the new theme of 'positive retirement book description' not only triggers the overseas retirement consideration of the Japanese retirees', but it also influences their retirement destination choice. The description assists the retirees to evaluate and compare several retirement destination options. It adds to the retirees' knowledge about a particular destination, turning their overseas retirement dream into a reality. Here, book description provides both push and pull factors.

Retirees do not make a risky decision simply based on a single factor. Respondent R17_J_71_M indicated that he read many books which have different descriptions of many retirement destinations, before deciding on the final retirement destination. Respondents indicated that rather than one book, they drew on information from several books. R15_J_60_M, said:

> I read many books, mainly the books about destinations for retirement. Maybe more than ten books <laugh>. I gathered information here and there and made the comparison before deciding on the final place for retirement.

R17_J_71_M indicated a similar scenario by referring to different book contents:

> I studied where I should retire to. I read a lot of books and I found out Malaysia is very good. The cost of living is very cheap. The weather is so nice. I like hot weather. [laugh] So, I decided to live here.

4.2.1.2 Themes for Push Factor Only

Three themes belong to the push factors, which are positive prior overseas experience, positive instant thoughts, and meaningful 'second life'. The latter two are unique themes revealed from this study.

Positive prior overseas experience

Twelve respondents mentioned that they are used to living overseas as working expatriates, frequent business or leisure travellers, or both scenarios. Expatriate experience triggered some respondents preferring overseas life after living in their home countries. R11_J_76_M, indicated:

> Well, it's very simple. We stayed in many countries. Experiences in Singapore and London gave us a lot of exposure in staying overseas. [laugh] So, staying overseas is no problem to us, and it's something me and my wife wanted to do for retirement. We are not used to living in Japan anymore.

Tourism, as part of environmental scanning processes, also plays an important role in retirement destination choices. Frequent travels overseas can engender the desire to retire overseas. For R15_J_60_M, being posted to the United States for 20 years creates a strong preference to retire overseas. The impact may not be sudden, but acts as a remote thought among retirees. R20_A_58_F found it hard to leave Malaysia after each holiday. Finally, she decided to retire in the country. R22_B_56_F commented happily:

> When I came here for the first time 18 months ago for a Christmas holiday; we wanted to go to Tioman. But it was monsoon season with heavy rain. We decided to go to Langkawi instead, and within three days we fell in love with the place. Later, we were introduced to MM2H programme and that was how it happened. [smile]

Positive instant thoughts

The next unique finding in this study is 'positive instant thoughts.' It describes instant and unplanned retirement decisions experienced by participants in Malaysia. This phenomenon is a form of inner push for self-fulfilment that is expressed by seven participants. R23_B_64_M and R24_B_63_F decided to retire in Malaysia after a few days of holidaying in the country while R5_B_67_M and R6_B_65_F said:

> We were not thinking about retiring overseas before. In ten years sailing round the world, we saw lots of things and have lots of experiences. When we stopped here (Malaysia), this was the nicest place we had been to and we did not want to go back to Britain. It was just so sudden and a quick decision we made.

And R4_B_55_F_6 said:

> You know what, I did not really consider it (retirement migration), it just happened. I left the UK to go travelling and never went back to live there permanently. Travelling is my passion and this place is just perfect for me to make travelling around. So, I thought, why not I retire here (Malaysia)... [laugh]

Meaningful 'second life'

For R17_J_71_M, retiring overseas is simply a dream, enjoying every moment with his wife for the rest of their lives together. Respondents referred to their retirement as 'meaningful second life', which differs from their previous working life. R11_J_76_M reflected:

> I talked to Japanese people who are interested in retiring overseas. I told them the importance of 'second life' which is retirement. During the first life we study and work <laugh>. It is about working, establishing ourselves, and making a family. This period is of course important, but we have very little free time for

> ourselves. It is not 100 per cent our lives. When we retire, it is 100 per cent our lives. To me this is the second life. We can do anything we like, as we prefer...

Fulfilling the 'meaningful second life' is a good example of a push factor, derived from the retirees' self- reflection of their inner-selves.

4.2.1.3 Themes for Pull Factor Only

Seven themes belong to the pull factors. The themes are friendly people, good amenities and residential areas, natural amenities, hassle-free retirement scheme, ease of communication (language), central geographical location, and food variety. Among these seven themes, the latter four are unique themes found in this study.

Friendly people

Eleven participants described friendly people as an important retirement destination criterion that attracted them to choose Malaysia. For example, R27_B_65_M stated:

> The first reason why I choose to retire in Malaysia is that the people are friendly and courteous. Foreigners are generally very well accepted in Malaysia.

The character of the local people was also a motivation to retire in Malaysia. R18_J_59_F believed that friendly locals enable them to blend well with the society. She said:

> The character of Malaysian people is very friendly. We know of many people that they are very friendly to Japanese people. So, we think it is good to retire here.

Good amenities and residential areas

Available amenities in a retirement destination, such as religious centres, shopping malls, schools and sports centres, are essential for international retirees to maintain their daily lifestyle and social interaction. Retirees normally surveyed the residential areas before deciding to retire in Malaysia. For example, R11_J_76_M, mentioned:

> I visited 52 countries. I normally carried out my own research about the places. I checked their supermarket, the variety of things available and the prices, and then I went to the residential areas. [nodding head and smile] I am convinced that Malaysia is the best.

Natural amenities

Malaysian countryside was favourably viewed by the international retirees. Island living is among the sought after factors, by the western retirees. R4_B_55_F and R6_B_65_F described the Malaysian countryside as beautiful, serene, and peaceful, which helped meet a retirement need for fulfilment. Referring the view from her home, in Figure 4.3, R8_BE_55_F stated:

> The scenery is just so beautiful in the countryside. That is what my husband and I are looking for as a place to retire in. Now we have a house in Langkawi, surrounded by beautiful scenery.

Figure 4.3: Countryside view from respondent‘s home in Langkawi

Hassle-free retirement scheme

To most of the interviewees, MM2H is a conducive and attractive second home retirement scheme. This is a new pull motivation factor discovered in this study. R28_B_63_M, said:

> I learnt about the MM2H programme from my friends. I made the application through an agent in Kuala Lumpur, which went very smoothly. I have been accepted for the programme, and the first thing you will notice if you are from the UK is that you have a very warm welcome.

The effectiveness of the programme to lure international retirees depends on the marketing effort. The appointment of an existing MM2H participant as an ambassador of the programme works well in promoting MM2H overseas. R11_J_76_M commented:

> Gradually I feel that staying in Malaysia is not just a pleasure. I have to tell many Japanese people, to get them to come and stay. I started with voluntary work explaining to them the information available on the MM2H programme. When they come, I meet them, and persuade them to stay. So that was the beginning. Now I am very busy promoting this programme to others.

The scheme is a hassle-free and relatively easier second home retirement scheme as compared to alternative retirement destinations in the region. To some participants, this pull factor reduces their anxiety during the application and while waiting for the acceptance into the scheme.

Ease of communication (language)

'Ease of communication' in a foreign retirement destination is essential to sixteen respondents in this study. The ease of communication reduces anxiety and

facilitates socialisation among retirees and with the locals. At the same time, language familiarity enables them to feel at home, building relationship with the locals, thus enjoying retirement in the host destination (e.g. R24_B_63_M and R31_J_63_M). R12_J_61_F mentioned:

> And another evaluation is English. In Malaysia, it is very easy to communicate with the people. Although Japanese are not very good in English, well, they can count one, two, three, four and five with everybody. [laugh] So, that makes a lot of difference.

Respondents also compare Malaysia favourably with other alternative retirement destinations in language proficiency. For example, R25_B_76_M, said:

> So, what is Malaysia compared to Thailand or any other countries around here? I think we can say that the English language, which is very widely spoken, more so than many other Asian countries here.

Central geographical location

'Central geographical location' is another new pull motivation factor revealed in this study. Retirees regard Malaysia as an excellent centre for travel to other destinations. R16_J_59_F and R17_J_71_M provided examples of how Malaysia is the centre for South East Asian travels:

> Malaysia is so near to many interesting countries in the region that we love. Examples are Thailand, Cambodia and Myanmar. So, we can easily go abroad, to enjoy the travel as we like to do it a lot.

R4_B_55_F, a frequent traveller, chose to retire in Malaysia as it is a good base for travelling, either within the region or to further destinations. R21_B_59_M stated:

> We live in Langkawi, we can go to Penang, we can go to Kuala Lumpur, and we can also go to Bangkok. This is partly why we came to Malaysia, because we are in the centre of everything. We are half way to Australia, and there are also Sabah and Sarawak. We can go everywhere and we are in the middle of everywhere.

Central geographical location is particularly an important pull factor for the young cohort of international retirees where mobility is essential for them. Malaysia's ideal geographical location makes it an effective retirement destination cum travel hub around the region.

Food variety

The final new motivation theme discovered in this study is food variety. Retirees portrayed food variety as an experience rather than just a basic physiological necessity. Five out of eight respondents who stated food variety as their motivation, referred to exotic Malaysian fruits (refer Figure 4.4). Supported by R13_J_69_M, R14_J_63_F said:

> [laugh] I like very much, my favourite fruit is mangosteen <laugh>. Very simple/ [laugh] In fact, both of us are also the same. [laugh] We like mangosteen a lot, and in Japan, the fruit is hard to find and expensive. [laugh]

Figure 4.4: Exotic fruits available in Malaysia

Aside from fruits, respondents also mentioned that food variety attracted them to retire in Malaysia. R27_B_65_M stated:

> There are many reasons why we chose to retire in Malaysia. One of them is food. I do not think there is anywhere else in the world where you can get the huge variety of food as you have in Malaysia. [laugh]

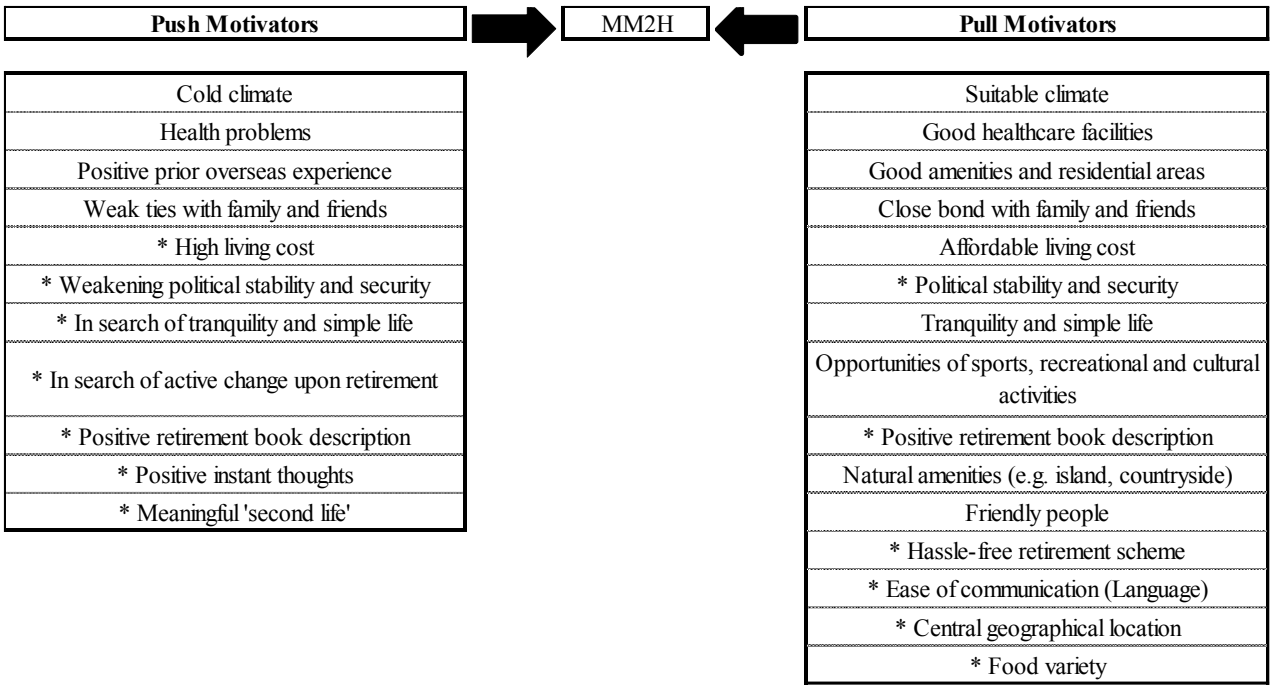


Figure 4.5: Push and Pull factors of MM2H retirees

4.2.2 Transnational Behaviours

The double-blind coding yielded an inter-coder reliability of 90%. This result meets the 80% threshold proposed by Krippendorf (1980) and Miles and Huberman (1994). The findings can be simplified into three themes: financial-driven, social contact (including travel and information transfer), lifestyle and culture. Despite the items discovered were similar to the existing literatures, some of the general migrants' transnational behaviours were not observed in this study and vice versa (refer Table 4.4).

Financial-driven

Financial-driven activity is the first attribute most respondents mentioned. As a foreign retiree residing in Malaysia, often they need to transfer funds from their residence country or home country to Malaysia for daily retirement expenses, property purchase or investment purposes (e.g. R4_B_55_F, R11_J_76_M, R15_J_60_M, R26_ B_78_M, etc.). R5_B_67_M indicated that he transfers his funds from the UK to Malaysia to purchase land and house in Ulu Melaka and Langkawi. Both R28_B_63_M and R36_J_53_F express that generally there is no problem in transferring funds from overseas to Malaysia. R7_BE_55_M mentioned:

> I studied Architecture in Belgium and have always been fascinated by architecture and building sites or methods... You know when one retires, one wants to do things that one always loves doing... sometimes for all the wrong reasons too <smile>. As my money is mainly located overseas, I need to transfer it to Malaysia for this investment and to purchase a piece of land here as well.

R9_B_59_F who owns the first English tea room in Langkawi also transfers money in and out of Malaysia in her funds management exercise. Most retirees sustain their retirement in Malaysia by transferring their pension funds from overseas (e.g. R5_B_67_M, R6_B_65_F, R11_J_76_M, R15_J_60_M, R17_J_71_M, R26_ B_78_M, R30_ B_72_M, R33_J_70_M, R38_J_62_F).

Social Contact (including Travel and Information Transfer)

Most retirees who retire overseas will need to communicate with their family members and friends in their home country. R2_D_64_M contacts his youngest daughter who lives in the Netherlands on a monthly basis through the Internet and phone calls.

R22_B_56_F described:

> Um... We have got family members and friends all over the world… and the telecommunication facilities here are excellent and the fee is so minimal. We make calls to my family in the UK and to my friends in Australia…

In order to keep the social contacts, a number of the respondents are frequent travellers either to their country of residence and/or to other destinations. Those who travel back to their homeland, do so mainly to visit their family members. Example, R3_D_62_F returns to the Netherlands at least two to three times a year to visit her daughter while R6_B_65_F visits France to see her mother at least once a year. R8_BE_55_F often travels to Singapore to visit his mother. Similarly, R18_ J_59_F needs to travel back to Japan several times a year to take care of her 95 year old mother.

R8_BE_55_F also makes small but frequent trips to regional destinations (e.g. Thailand, Indonesia, etc.) with friends while others (e.g. R20_A_58_F, R21_B_59_M, R22_ B_56_F, R35_J_51_F, and R36_J_53_F) often travel overseas for holidays. R15_J_60_M said:

> We are now living in Kuala Lumpur. We can visit our friends in Phuket and Australia easily and cheaply. Anytime we want...

R29_J_62_M appreciates the communication infrastructures in Malaysia which allow him to keep close contact with his family and friends overseas:

> Malaysia has a very good infrastructure. The telephone and the Internet systems are working perfectly here… I'm quite enjoying the free Skype calls now...

R14_ J_63_F frequently exchanges information about the house she rented out in Japan with her family and friends via the internet when she is residing in Malaysia. She also

indicates that she needs to travel back to Japan at least twice a year in order to check on the. This observation shows that transnational behaviour among retirees not only involves the mobility of information across the border, but also in-person when business is concerned.

Lifestyle and Culture

The ability to replicate the original lifestyle in a retirement destination is important for some retirees. The replication enables them to feel at home, though residing in a foreign land. Both R17_J_71_M and R34_J_60_F pointed out that the replication is a form of lifestyle transfer from Japan to Malaysia. As R15_J_60_M described:

> We are so used to staying in the United States. So, as we are retired now, I want to maintain the overseas living condition instead of retiring in Japan. Both my wife and I prefer this kind of lifestyle…

Adapting to the local culture, R25_B_76_M tries to blend in with the locals. He said:

> While retiring in Malaysia, my time is very busy. I have joined in the local community activities, following the way of living here. And I even play guitar and have jam sessions with local people in my community...

While most of the retirees are adapting their own culture to the local lifestyle (e.g. R13_J_69_M, R15_J_60_M, etc.), R9_B_59_F who owns the first English tea room in Langkawi introduces the English tea drinking culture to the locals. The exchange of different cultures between the international retirees and the locals indeed creates richer multi-cultural understanding in Malaysian society which host MM2H participants.

4.2.3 Challenges while Retiring in Malaysia

Due to the topic sensitivity not all thirty-three respondents were willing to participate in this discussion. A total of twenty-three respondents (thirteen males and ten females) were interviewed, whose ages ranging from 51 to 76 (mean = 63) years. The majority of the participants (57%) were Europeans while the Asians made up the balance 43%. Kindly refer to Table 3.6 for the profiles of the twenty-three respondents.

The double-blind coding yielded 95% inter-coder reliability for the challenges experienced by international retirees while residing in Malaysia. This result meets the 80% threshold by Krippendorf (1980) and Miles and Huberman (1994). The items discovered in the in-depth interviews are presented in the next sub-sections. The three interview questions guide the presentation of the findings. In some relevant aspects, we compare and validate the findings with other information sources (Arksey & Knight, 1999; Bloor, 1997). Table 4.1 presents the summary of the main challenges' themes and their sub-themes.

4.2.3.1 MM2H Information Gathering Challenges

None of the respondents reported any challenge in obtaining information about Malaysia. In fact, respondents provide positive feedbacks on this matter. Respondent R11 mentioned:

> We didn't have problems. Most information can be obtained from the MM2H website and forums. I also emailed the MM2H Centre when I have queries.

Respondent R10 reported that information was obtained from their family members who reside in the region:

> No problems at all. Plenty of information available if one knows where to look for. We were informed about the MM2H programme by family and friends in

Singapore... Further information is available in MM2H forum and a few really good and up-to-date MM2H agent web sites.

According to the MM2H Centre's Assistant Director, there are several overseas seminars organized by the Ministry of Tourism Malaysia and the MM2H agents almost every year. Among the countries where the seminars are organised are Japan, Korea, Taiwan, Hong Kong, China, Singapore, Bangladesh, Pakistan, India, the UK, Russia, and some countries in the Middle East. The Asian retirees viewed the seminar as a great platform for information dissemination to the prospective retirees. In summary, information gathering was easily accessible with regards to MM2H programme. Information sources such as government websites, forums, family members, friends, and overseas seminars are effective dissemination tools in promoting Malaysia as a second home destination.

4.2.3.2 MM2H Application Process Challenges

Thirteen participants applied for the MM2H visa by themselves directly from the MM2H Centre. Ten participants applied through the MM2H agents, either in their home country or in Malaysia. Two challenges experienced by MM2H participants are identical to previous literatures. These are *MM2H operational issues* and *inconvenient renewal office location.* However, the results revealed new perspectives within the theme of "MM2H operational issues", namely, *unclear rules and regulations* and *unprofessional officers*.

MM2H operational issues

MM2H participants indicated challenge in terms of length and complicated procedures for both visa application and its renewal process. Some participants reported

the inconvenient travel to Kuala Lumpur for visa renewal purposes. Supported by participant R6, respondent R7 who resides in Langkawi mentioned:

> A lot of paperwork is required and it is complicated to deal with it in Kuala Lumpur rather than in Langkawi... We are in the process of renewing our visa now. We submitted the paperwork and went through all the hassles. It's really time consuming and inconvenient for us to travel all the way to Kuala Lumpur.

Some European and Asian participants suggested that the MM2H operational issues are caused by the MM2H agents. Respondent R15, R19, and R22 claimed that the miscommunication between their agent appointed in their home country and the representative agent in Malaysia contributed to the delay in the application process. Similarly, respondent R3 and R23 expressed the poor and slow service of their appointed agent, causing delay in their initial application. Respondent R10 said:

> There was a problem with the bank statements... paperwork needed to be translated to English by an authorized translator and then certified by the government. In my home country, this is only possible through a special agency and takes six to eight weeks. Initially, the agent promised to settle this issue for us, but eventually they told us to do it ourselves.

In cross-checking the issue with the MM2H Agents' Association, it revealed that some unscrupulous agents do exist, especially among the unregistered ones. They are known as the "unlicensed agents". However, the researchers are unable to confirm with the participants, if they had dealt with the unlicensed agents.

All the interviewees expressed their frustration over the constant changes in application requirements by the Ministry of Tourism. The changes created confusion to the

participants, particularly when the retirees enrol into the programme based on different sets of requirements at different times. Respondent R2 mentioned:

> ... Over the last few years, it got really crazy, changing the rules every few months. I applied just before they were changing the rules, and they didn't really know what they were doing! [laughing]

The constant changes in the programme not only create confusion to the retirees, but also among the related government agencies and officers. Respondents further elaborated their frustration and confusion over unclear rules and regulations which result from unclear communication or instruction between the Ministry of Tourism and the Immigration Department. During the initial application, respondent R1 indicated:

> I applied at Putra World Trade Center, the papers had to go to Putrajaya, and the rules weren't quite clear. Also, I was 50, so they couldn't decide if I was above or under 50... The big problem now is that the Ministry of Tourism and the Immigration seem to have different rules and regulations.

In the recent visa renewal experience, respondent R1 also indicated that the officers were unclear on certain rules and regulations. R1 expressed:

> It's a long story... first I went to Putra World Trade Center, where I applied initially. They told me that because I am under 60 and that I want to continue on the income basis and not the fixed deposit scheme, they couldn't help me and I had to go to Putrajaya. Putra World Trade Center gave me the guidelines... which, I found out later were wrong! [angry]

When asked about the personal bond requirement, respondent R1 mentioned:

> I have no idea about the personal bond requirement. The officer didn't know the rules and regulations clearly either and I had to invent a witness and he watched me doing this! [surprise]... The officer could not advise me the correct amount to put as a personal bond requirement either.

Upon our validation with the MM2H Centre, the challenges seem to occur during the transition change of MM2H rules and regulations. While new requirements would normally affect only the new applicants, the existing participants are confused and anxious if they are affected as well. Though external communication may be ineffective, the Director of MM2H Centre assured that appropriate communications have been established between the Ministry of Tourism and the Immigration when a change takes into effect. Participants viewed certain requirements as inappropriate and ineffective in generating investments. This caused unhappy feeling among them. Participant R10 said:

> They also wanted to see tax returns, now why? [angry]... In Belgium, there are special tax free investments, where the taxes are withheld at the source... and thus no need to report on the tax return. So, in principle I could have a couple of millions in investments and not pay taxes. Asking people for tax returns is an exercise in futility.

Some respondents described challenge with the officers' competency and professionalism during the initial application process. Human factors may have contributed to this. Respondent R12 stated:

> In 2004, we went to the Immigration in Kuantan, but they know nothing about the MM2H scheme. We wasted our time trying to apply through the Malaysian

> Embassy in The Hague. Instead of normal thirty days application process, it took three months and nobody answered emails or telephone calls [disappointed]... The frustrating part was that you get no acknowledgement of the receipt either. So you are living in the dark.

A participant also expressed concern over officer's unprofessional attitude. Respondent R1 said:

> The senior officer at Putrajaya kept scolding me that I haven't bought a house here... but it's not a requirement! [angry]... She was just a nasty lady... She also told me that I was not putting enough money into the country, which was rubbish.

Inconvenient renewal office location

All respondents who reside outside the capital city of Kuala Lumpur expressed their unhappiness over the programme visa renewal process. Supported by respondent R20, the renewal process is a hassle and inconvenient. Respondent R7 suggested that:

> It would be nice if the visa renewal process could take place in Langkawi rather than having to go to Kuala Lumpur...this reduces the hassle and we can save lots of time and effort.

Having travelled all the way from Langkawi to Kuala Lumpur, participant R8 expected to settle the visa renewal process in a day. He recalled the incident as:

> I prepared the required documents based on the list given by the officer during my January visit to the MM2H Centre. I went back again in March to submit visa renewal documents and expect to fly back to Langkawi in the same evening. But the officer said that I didn't have the original letter from the bank indicating

my fixed deposit placement… How many times do I need to travel between Langkawi and Kuala Lumpur just to settle one issue?

According to the MM2H Centre, the visa renewal service is available at the MM2H Centre in Putrajaya (approximately 30 minutes from Kuala Lumpur), the Department of Immigration Malaysia in Putrajaya, and the State Immigration offices around Malaysia. However, it depends on where they obtained the initial approval. MM2H Centre handles visa renewal for initial approval by all the authorities, except for the autonomous regions of Sabah and Sarawak. However, the state immigration office only processes visa renewals for the applicants who were initially approved by them.

Generally, this challenge is common for those who obtained their initial approval from the MM2H Centre; but they do not stay in the capital city. Asian retirees who reside in Kuala Lumpur, did not say they were faced with this issue. It will be of greater convenience to the participants if the renewal procedure could be obtained at any of the state immigration offices, even though the majority of the participants received the initial visa approval from the MM2H Centre in Putrajaya.

4.2.3.3 Living Experience Challenges

There are three main themes discovered, all of which echo the existing literatures. However, two new perspectives were indicated within the theme of 'Daily life's inconveniences': *Unreliable postal service* and *unstandardized banking procedures*.

Personal safety and security

Retirees pointed out that personal safety and security is one of the major challenges faced in Malaysia. Safety and security issues ranged from minor pick-pocketing at busy areas of Bukit Bintang and Chow Kit, experienced by respondent R16, R17, and R21 to robbery, reported by respondent R1. Respondent R2 questioned the effectiveness of local police in Langkawi to ensure and protect residents' safety.

> There are a lot of minor crimes committed by the local druggies... We were told that the island is very safe with no crime... We have hundreds of police here... However, their main concern is stopping traffic all the time... We, along with most other expats here have lost our 'peace of mind' and I for one live in fear of worse to come.

Even though the Malaysian government announced a decreasing crime rate in 2012 (Avran, 2012) and the Global Peace Index 2011 shows that Malaysia is a safer country than even Singapore (Rogers, 2011), the statistics do not seem to reflect crimes that the respondents reported. To reconfirm the present state of the phenomenon, a follow-up interview was carried out in January 2013 (18 months after the first in-depth interview). The same participants maintained their skeptical view towards the personal safety and security issue in Malaysia. Respondent R16, R17, and R21 mentioned that they still take high precautions when visiting certain places in Kuala Lumpur, simply because the unfortunate incidents still happen to some of their compatriots. Perhaps, the negative self-experience and word-of-mouth continue to haunt participants, maintaining a negative perception towards the issue.

Religious challenge

Respondents R4, R5, R7, and R10 expressed their concern over the lack of Christian churches in Langkawi which caused inconvenience to the Christians to carry out their religious obligations. R5 indicated:

> Retirees like us have more time to fulfil religious obligations. Well, we know that this island is mainly dominated by the Muslim community. But, it will be good if more Christian churches are available for our convenience. To my knowledge, there are only two churches in Langkawi.

In this study, European retirees indicate the insufficient choice of worship places and rather than their non-availability. The authority should view this need as important for the aging population, who likely take their spiritual obligation more seriously. The comment may be valid in Langkawi where the majority of the population is Muslim.

Daily life's inconveniences

Among reported MM2H participants daily life's inconveniences are elevator and facilities breakdown at their condominium (by respondent R15, R16, and R22), traffic jams and driver attitudes in Kuala Lumpur (by respondent R1, R11, R14, and R23), and utility supply disruptions (by respondent R16, R19, and R23). Respondent R13 stated:

> Oh well, I like Malaysia being a warm country, but without air-conditioner it's a bit unbearable sometimes. A few times, electrical power was cut off at night. It's just difficult to get a good sleep.

In general, challenges within the residential areas are the responsibility of the residence's management, while utility supply issues are the responsibility of the utility supplier. The issues alert the relevant parties of the need for appropriate actions. Being a

developing economy in Asia, Kuala Lumpur is packed with vehicles, causing traffic jams particularly just before and after office hours. However, Respondent R18 commented:

> Once you are familiar with the areas around Kuala Lumpur, you will know when the heavy traffic will occur and when it will be less. Once you know the tricks, you should be able to avoid it.

Respondent R16 offered a suggestion:

> Perhaps, you should just take a taxi instead of driving yourself. The taxi service is convenient here.

Some European and Asian retirees also contrast this issue by describing that the traffic jams in Kuala Lumpur are not as bad as other even busier cities around the region, such as, Bangkok, Jakarta, and Manila.

Respondents R1 and R7 commented on inefficient and unreliable postal services in Malaysia, particularly in terms of delivery speed. Further probing identified the services refer to the normal postal system. Even though tracking system is available for registered postal service; respondent R1 commented that the local postal system is unreliable. The informants created a sequence of negative perceptions towards the postal service. Perhaps their own experience further strengthened their belief that the postal service is unreliable in Malaysia. Unhappily, R1 mentioned:

> I forgot to mention, the postal service is terrible. You know, so much stuff gets stolen coming into Malaysia from overseas... I've experienced myself too... It was a present from my friend for my birthday... but it never arrived... [disappointed]

Six out of ten Asian participants indicating that the banking procedures in Malaysia cause inconvenience to their daily life. Some of these retirees expected standardized procedures among banks in the country. However, the banking procedures in Malaysia are different from one to another, causing hassle and inconvenience among the retirees. Respondent R14 mentioned:

> Hmm… in my home country, we just need to follow similar rules or ways to open an account in any bank. But here, the rules or the ways to open an account are different in each bank or even in the branches... One day when I go to HSBC, HSBC has its own style. CIMB has a different style. When I go to Maybank, it's different. So, you know, it just got me confused and lost. [laugh]

Perhaps this issue is again an isolated problem for the Asian participants as they are used to the standardized banking procedures in their home country (in this case Japanese participants). None of the European interviewees indicated the problem even after further probing.

Table 4.1: Themes of Challenges Experienced by International Retirees in Malaysia

Main themes	Sub-themes
(1) MM2H operational issues	(a) Substantive requirements of paperwork (b) Lengthy procedures (c) Complicated procedures (d) Inconsistent requirements (e) Unacceptable requirements (f) Ineffective services of MM2H agents ^ (g) Unclear rules and regulations ^ (h) Unprofessional officers
(2) Inconvenient renewal office location	(a) Inconvenient renewal office location

(3) Personal safety and security	(a) Petty crime (e.g.: pickpockets) (b) Robbery (c) Snatch theft (d) Ineffective local police
(4) Religious challenge	(a) Insufficient worship place
(5) Daily life's inconveniences	(a) Problems encountered at residences (b) Traffic jam (c) Utility supply problem ^ (d) Unreliable postal service ^ (e) Unstandardized banking procedures

^ New indicators discovered within an existing theme

Theme 1 and 2: Challenges encountered during the application process
Theme 3 to 5: Challenges encountered while retiring in Malaysia

4.3 Items Generation

As presented in Table 3.7 in Chapter 3, the items for overall satisfaction (OVS) are adapted from Chi and Qu (2008), Sunil and Rojas (2005), and Yoon and Uysal (2005) while the items for post-satisfaction intentions (PSI) are adapted from Rusbult et al. (1988). The items for the motivations' constructs (PUSH-M and PULL-M) and transnational behaviours (TB) are newly developed, which derived from literature reviews and qualitative findings as presented in 4.2.1 (motivations) and 4.2.2 (transnational behaviours). Table 4.2, 4.3, and 4.4 indicates the sources of the factors (themes) that guide the initial items generated for the three constructs.

Table 4.2: Sources of Push Motivations (PUSH-M) Factors

Previous Studies		Qualitative Findings	
Factors	**Source(s)**	**Themes**	**Number of Respondents**
Cold climate	Ono, 2008	Cold climate	25
Health problems	Breuer, 2005	Health problems (respondent and/or family members)	18
Previous overseas experiences (either through holidays or work)	Rodríguez, 2001; Rodriguez et al., 2004; Sunil & Rojas, 2005; Williams et al., 2000	Previous overseas experiences	12
Occurrence of a crucial life event	Breuer, 2005	Weak social ties at country of residence	3
		New Themes	
		High living cost at country of residence	9
		In search of active change upon retirement	9
		Weakening political stability and security at country of residence	6
		In search of tranquility and simple life	6
		Positive retirement book description	6
		Positive instant thoughts	6
		In search of meaningful 'second life'	4

Table 4.3: Sources of Pull Motivations (PULL-M) Factors

Previous Studies		Qualitative Findings	
Factors	**Source(s)**	**Themes**	**Number of Respondents**
Suitable climate	Breuer, 2005; Casado-Diaz et al., 2004; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005	Suitable climate	25
Affordable cost of living	Balkir & Kirkulak, 2007; Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004	Affordable cost of living	20
Recreation & entertainment opportunities (Possibilities of being active)	Gibler et al., 2009; Ono, 2008; Sunil & Rojas, 2005	Sports, recreational, & entertainment opportunities	12
Friendly locals	Sunil & Rojas, 2005	Friendly, honest, & polite locals	11
Natural & cultural amenities	Balkir & Kirkulak, 2007; Gibler et al., 2009; Rodriguez et al., 2004	Natural amenities	9
Casual & leisurely lifestyle	Casado-Diaz et al., 2004; King et al., 1998; Rodriguez et al., 1998; Rodriguez et al., 2004	Tranquility & simple life	8
Close to family and friends	Breuer, 2005; Marshall & Longino, 1988; McHugh, 1990; Mullins et al., 1989	Close to family and friends	6
Good healthcare facilities	Gibler et al., 2009; Rodriguez et al., 2004	Good healthcare facilities	5
Affordable rental price	Gibler et al., 2009; Rodriguez et al., 2004	Good amenities & residential areas	4
Efficient visa systems	Ono, 2008		
Low tax rate	Gibler et al., 2009	***New Themes***	
Good infrastructure	Gibler et al., 2009	Ease of communication (Language)	16
Easy accessibility by air	Breuer, 2005	Central geographical location	15
Availability of care for the elderly	Ono, 2008	Political stability & security	12
Geographical closeness to home country	Gibler et al., 2009; Rodriguez et al., 2004	Positive book description on host country	8
Availability of expatriates community	Gibler et al., 2009; Rodriguez et al., 2004	Food variety	8
Learning opportunities	Gibler et al., 2009	Hassle-free retirement scheme	6

Table 4.4: Sources of Transnational Behaviours (TB) Factors

Previous Studies		Qualitative Findings	
Factors	**Source(s)**	**Themes**	**Number of Respondents**
Financial-driven	Aguilera, 2004; Alarcon, 1995; Massey & Parrado, 1994; Roberts et al., 1999; Schiller et al., 1992	Financial-driven	38
Social Contact (including Information Transfer)	Aguilera, 2004; Alarcon, 1995; Breuer, 2005; Roberts et al., 1999; Schiller et al., 1992	Social Contact (including Travel and Information Transfer)	33
Lifestyle	Ono, 2010	Lifestyle (including Culture)	9
Products	Alarcon, 1995; Roberts et al., 1999; Schiller et al., 1992		

The initial items generated for PUSH-M, PULL-M, and TB were presented to the panel of industry experts. As shown in Table 4.5, a total of 20 items for PUSH-M were evaluated by the expert panellists. Based on Lawshe (1975), only the score for "essential" shall be used to calculate the content validity ratio (CVR). As suggested by Lawshe (1975) in Table 3.8, for a group of 12 expert judges, items that obtained a CVR value of at least 0.56 shall be retained. Nine judges indicated that item 2 might not be that significant to measure PUSH-M and seven MM2H Agents' Association members mentioned that their clients (MM2H participants) are still looking for a working opportunity in Malaysia. Therefore, not all of the judges supported item 18. Item 8 and 10 are deemed to be redundant and suggested to merge with item 7 and 9 respectively. Out of the 20 items for PUSH-M, only 15 items are retained. By deleting the 5 items from the original scale, the content validity index (CVI) has improved from 0.52 to 0.82.

Table 4.5: CVR and CVI for the Items Generated for Push Motivations (PUSH-M)

No.	PUSH-M Items	Panelists' Ratings			CVR	Panelists' Remarks
		E	U	N		
1	I do not like the climate in my home country.	10	2		0.67	
2	The living cost is high in my home country.	3	9		-0.5	This may not be a significant factor
3	The security in my home country is worsening.	11	1		0.83	
4	The political situation in my home country is unstable.	10	1	1	0.67	
5	I could not find tranquility living in my home country.	10	2		0.67	
6	My social ties in my home country are weak.	10	2		0.67	
7	My health conditions require medical care overseas.	12			1	
8	My spouse or other family members' health conditions require medical care overseas.	5	5		-0.17	Redundant. To merge with Item 7
9	The climate in my home country does not suit my health.	12			1	
10	The climate in my home country does not suit my spouse or other family members' health.	3	9		-0.5	Redundant. To merge with Item 9
11	I had good experience(s) of living overseas previously.	12			1	
12	My previous experience(s) travelling overseas have been good.	12			1	
13	I felt tired of living in my home country and prefer to live overseas.	10	1	1	0.67	
14	My previous oversea travelling experience(s) inspired me to retire overseas.	11	1		0.83	
15	I am looking for an active lifestyle during retirement.	7	5		0.17	
16	I had a sudden urge to retire overseas during my previous visit.	10		2	0.67	
17	I have always dreamt of retiring overseas.	11	1		0.83	
18	I look forward to living life without work obligation	5	4	3	-0.17	Most of the agents' clients still looking for work opportunity in Malaysia
19	I look forward to living life without the obligation to the children.	12			1	
20	I was enticed by great descriptions in books about retiring overseas.	11	1		0.83	
				CVI	0.82	Based on the retained 15 items

Legend
E = Essential
U= Useful but not essential
N = Not necessary

Table 4.6 shows the 35 items for PULL-M presented to the expert judges. Twenty items received 100% agreement from all 12 panellists, thus achieving CVR value of 1. Seven judges did not fully support the item that a nation's economy is appropriate to measure retirees' motivation. Even though items 6 and 7 received a good number of judges indicating the essentiality of the items to the construct, the CVR value did not meet the minimum value of 0.56 for 12 panellists. Therefore, out of the 35 items for PULL-M, only 30 items accepted. By deleting the 5 items from the original scale, the content validity index (CVI) has improved from 0.8 to 0.93.

Table 4.6: CVR and CVI for the Items Generated for Pull Motivations (PULL-M)

No.	PULL-M Items	Panelists' Ratings			CVR	Panelists' Remarks
		E	U	N		
1	The climate is suitable for me.	12			1	
2	The natural amenities (e.g. countryside, beach) are beautiful.	12			1	
3	The living environment is serene and peaceful.	12			1	
4	The pace of life is easy and simple.	12			1	
5	The retirement policy/scheme is rather hassle free as compared to alternative retirement destination(s).	11	1		0.83	
6	MM2H has aggressive promotional activities.	8	2	2	0.33	
7	The word-of-mouth of MM2H scheme is positive.	7	3	2	0.17	
8	The Malaysian political situation is stable.	12			1	
9	Malaysia is a safe country to live.	12			1	
10	Socialisation with other people is easy.	11	1		0.83	
11	Close family bonding can be maintained.	10	2		0.67	
12	The relationship with friends can be maintained.	10	2		0.67	
13	There are a lot of expatriate communities.	12			1	
14	The local people are friendly.	12			1	
15	The local people are honest	12			1	
16	The local people are polite.	12			1	
17	English is widely spoken compared with alternative retirement destinations.	12			1	
18	The living cost is low.	12			1	
19	The housing cost is affordable.	11	1		0.83	
20	The living cost is lower as compared to alternative retirement destination(s).	12			1	
21	The nation's economy is good.	5	5	2	-0.17	Not too much relevant to MM2H.
22	The availability of recreational amenities (e.g. shopping malls, sports centers).	12			1	
23	The availability of cultural amenities (e.g. religious centers, cultural centers).	11	1		0.83	
24	The availability of sufficient facilities for the elderly people.	10	1	1	0.67	
25	The residential areas are modern and attractive.	10	2		0.67	
26	The healthcare facilities are excellent and modern.	12			1	
27	The country is easily accessible by air.	12			1	
28	The availability of exotic food (e.g. mangosteen, durian, laksa).	12			1	
29	The availability of diverse food choices.	12			1	
30	Previous experiences in Malaysia were good (either in business or as a tourist).	5	7		-0.17	This item is more relevant to push motivation.
31	Book descriptions about Malaysia as a retirement destination are positive.	6	5	1	0	
32	Able to involve in sports and recreation activities	12			1	
33	Able to experience and involve in cultural activities	11	1		0.83	
34	Able to travel conveniently within the region.	12			1	
35	Malaysia is a great travel hub	12			1	
				CVI	0.93	Based on the retained 30 items

Legend
E = Essential
U= Useful but not essential
N = Not necessary

A total of 17 items for TB were presented to the expert judges as shown in Table 4.7. Item 3 and 9 were redundant. While all of the judges agreed that four of the items (1, 2, 6, 10) are "essential", the majority of them did not feel that items 11, 12, and 17 are essential in measuring the TB construct, causing the negative CVR. Only 11 items

presented were retained for TB. By deleting the 6 items from the original scale, the content validity index (CVI) has escalated from 0.44 to 0.80.

Table 4.7: CVR and CVI for the Items Generated for Transnational Behaviours (TB)

No.	TB Items	Panelists' Ratings			CVR	Panelists' Remarks
		E	U	N		
1	I transfer funds from my home country to Malaysia for business and/or property purchase purposes.	12			1	
2	I sustain my daily retirement life in Malaysia by transferring funds from my home country.	12			1	
3	I transfer funds out to overseas for personal reason(s).	6	6		0	Redundant with item 4.
4	I repatriate money that I earn in Malaysia to other country(ies).	10	1	1	0.67	
5	I closely monitor my pension or money earned overseas by myself.	10	1	1	0.67	
6	I keep in contact with my family and friends overseas through the Internet.	12			1	
7	I keep in contact with my family and friends overseas through telecommunication tools (e.g.: handphone, landline, e-mail, skype).	10	2		0.67	
8	I travel to other countries when I need to.	10	2		0.67	
9	I travel back to my home country when I need to.	8	4		0.33	Redundant. To merge with item 8.
10	I often exchange information with family and friends overseas through the Internet.	12			1	
11	I often receive parcels sent by my family and friends from overseas.	1	5	6	-0.83	
12	I often send parcels to my family and friends who live overseas.	1	5	6	-0.83	
13	I directly deal with property matters that I have in my home country.	7	3	2	0.17	
14	I replicate the lifestyle I have in my home country in Malaysia.	11	1		0.83	
15	I introduce my own culture to the locals.	10	2		0.67	
16	I adapt my own culture to the local lifestyle.	10	2		0.67	
17	I often receive visits from my family members and friends who live overseas.	5	7		-0.17	
				CVI	0.80	Based on the retained 11 items

Legend
E = Essential
U= Useful but not essential
N = Not necessary

As PUSH-M, PULL-M, and TB constructs are newly developed scales, this study adopted the expert judge content validity through the CVR and CVI methods suggested by Lawshe (1975). A total of 15 PUSH-M items, 30 PULL-M items, and 11 TB items are maintained. Besides these newly developed scales, the adopted scales for

overall satisfaction (OVS) and post-satisfaction intentions (PSI) contribute another 3 and 16 items each to the questionnaire. The constructs of Exit (EX) and Neglect (NE) in PSI are recognised as negatively-worded items. Therefore, in total, there are 75 items in measuring all the constructs of the study.

Prior to the distribution of the questionnaire, the measurement items were further verified by another 5 MM2H participants. This additional step is to ensure the final suitability of the retained items. Three of the participants were confused over the word "home country." They were unclear, if the word is referring to the country where they were born or the country where they were residing before moving to Malaysia. Upon discussion with the three participants, the researcher believed that the latter definition is more relevant for the international retirees to decide on the retirement destination. To some of the retirees, the country where they were born may not apply as they may have moved to another country since childhood. Therefore, the word "home country" was changed to "original country of residence" instead. The final questionnaire used for data collection is presented in Appendix A.

4.4 Chapter Summary

This chapter presents the qualitative findings for the 3 newly developed constructs, namely: PUSH-M, PULL-M, and TB. Besides, the findings on the challenges faced by the MM2H participants further enhance our understanding of the living experience of the international retirees in Malaysia. The qualitative study confirms that international retirees adopt several push and pull motives simultaneously when making a second home retirement decision. Several new themes are discovered through this first phase of the research.

While there are no new themes found for the construct of TB, the qualitative study offers deeper insights into the MM2H participants' transnational behaviour. On the other hand, several new themes were discovered for the motivation constructs.

The newly discovered themes for PUSH-M are: *High living costs at country of residence, in search of active change upon retirement, weakening political stability and security at country of residence, in search of tranquillity and simple life, positive retirement book description, positive instant thoughts, and in search of meaningful 'second life'*.

On the other hand, the newly discovered themes for PULL-M are: *Ease of communication (language), central geographical location, political stability and security, positive book description of the host country, food variety, and hassle-free retirement scheme.*

A total of 72 items were generated for the new scales of PUSH-M, PULL-M, and TB. However, after the content validation by the expert judges using the CVR and CVI methods (Lawshe, 1975), the number of items was reduced to 56. Finally, a total of 75 items were used in this study to measure the five constructs: Push Motivations (PUSH-M), Pull Motivations (PULL-M), Transnational Behaviours (TB), Overall Satisfaction (OVS), and Post-Satisfaction Intentions (PSI) of Exit (EX), Voice (VO), Loyalty (LO), and Neglect (NE).

CHAPTER 5: DATA ANALYSIS - SCALE DEVELOPMENT AND CONSTRUCTION AND DESCRIPTIVE STATISTICS

5.1 Introduction

The next stage (Stage 3) of the study is scale development and construction. The findings from the previous stage provide indication for potential items which might constitute the study constructs, and this stage is to evaluate if the items confirm the expectations of the measurement structure (Hinkin, 1995). As explained in section 3.9.3, there are three steps of scale development. These are: *(1) Design of the Developmental Study, (2) Scale Construction, and (3) Reliability Assessment*.

The first step involves presentation of the descriptive statistics for the overall samples obtained from this study. Next, the psychometric properties of the scale are constructed. The second and third steps are the scale development through: 1) Exploratory Factor Analysis (EFA), 2) reliability and internal consistency, 3) test-retest of reliability (if necessary).

This study follows the procedures suggested by Anderson and Gerbing (1988) and Ashill and Jobber (2010) in new scales development. The samples are divided into two sub-sample sets. The first sub-sample set will be used in this stage to develop and construct scales. Items generated through the expert judges' content validity are expected to further reduce at this stage in order to retain the strongest items to measure the study constructs. As Kline (1998) suggested, good scales should have the following attributes:

a) High reliability with internal consistency of at least 0.7. However, the threshold of 0.6 is acceptable for exploratory study (Nunnally, 1978; Jones & James, 1979; Hair et al., 2010).
b) Low standard error of measurement

c) Good construct validity; and

d) High discriminatory power

The latter sub-sample sets are retained for the next stage (in Chapter 6) to validate the solution derived from the first sub-sample set. The reliability test is also performed on the second sub-sample set, thus, it is presented in Chapter 6 instead.

5.2 Step 1: Design of the Developmental Study

As the first few procedures for this step have been discussed in section 3.9 and 4.3, this chapter will focus on the data management perspectives.

5.2.1 Sample Size

The concern about sample size is discussed in section 3.9.4.8. The researcher took serious consideration on sufficient samples during data collection, to ensure statistical significance (Hinkin, 1995). With the multi data collection methods implemented, a total of 529 retiree samples were obtained. The data collection was made during 7 months period, from September 2012 to March 2013. Missing values and outlier issues on these collected data are discussed in the next sub-section. Descriptive analysis was carried out on the final cleaned data.

The dataset was further separated into two sub-samples group (Anderson & Gerbing, 1988; Ashill & Jobber, 2010). The first sub-sample set was utilised for scale development and construction while the sub-sample two was used to validate the study proposed model. The number of samples required for the first sub-sample was calculated according to the item-to-response ratios of 1:5 (Hair et al., 2010; Pallant, 2007; Tabachnick & Fidell, 2007). As there were a total of 56 items to measure the three new developed constructs (PUSH-M, PULL-M, and TB); a total of 280 samples

were required. The researcher employed the 'random sample of cases' method in the PASW Statistics 18 software package to select the required cases. The remaining samples were retained as the second sub-samples for scale evaluation purpose. As the recommended minimum number of samples required for CFA analysis is 200 (Hoelter, 1983), the second sub-samples needed to adhere to this condition.

5.2.2 Missing Data

Data quality is an element that will affect statistical analysis, the validity of the findings and the generalisability of the results (Fichman & Cummings, 2003; Hair et al., 2010). Even though missing data is not uncommon in the social science research as human error is factored in (Fichman & Cummings, 2003), the incident in general reduces the number of samples thus reducing statistical power. Besides, statistical inferences may be biased if the missing data are Missing Completely at Random (MCAR). Therefore, the researcher needs to identify the seriousness of the missing data at the preliminary analysis stage so as to ensure good data quality for further statistical analysis (Hair et al., 2010).

To identify the missing data, the Missing Value Analysis (MVA) was adopted through the PASW Statistics 18. A total of 17 samples (3% of total 529 samples collected) are listed to have a missing data problem as shown in Table 5.1. The number of missing items among these problematic samples ranged from 45 (60%) to 60 (80%). All these samples generally answered only the Part 1A (15 items of Push Motivations) and/or Part 1B (30 items of Pull Motivations). Ten of the missing data samples were from the paper-based questionnaire while the balance 7 problematic samples were derived from the web-based questionnaire. The lack of motivation, lengthy questionnaire, fatigue, and/or poor Internet connection could be the reason(s) that deterred the respondents from proceeding further beyond Part 1 of the questionnaire.

Table 5.1: Missing Data Samples

ID	No. of Missing Items	% of Missing Items	Data Collection Method
31	58	77.3	Paper-based
154	48	64.0	Paper-based
190	45	60.0	Paper-based
250	60	80.0	Paper-based
254	48	64.0	Paper-based
258	49	65.3	Paper-based
259	55	73.3	Paper-based
267	50	66.7	Paper-based
287	47	62.7	Paper-based
308	54	72.0	Paper-based
382	48	64.0	Web-based
383	60	80.0	Web-based
398	62	82.7	Web-based
404	47	62.7	Web-based
420	59	78.7	Web-based
503	60	80.0	Web-based
505	45	60.0	Web-based

* Note: Total number of items - 75

Hair et al. (2010, p. 48) suggested that researchers should delete constructs that have 50% or more missing data. This problem does not occur in this study. However, as the identified 17 problematic samples have higher than 50% of missing items, the researcher decided to exclude these samples from further analysis. The balance 512 samples were further evaluated for outlier issues.

5.2.3 Outliers

Data that have distant observations (either too high or too low values) from the others are described as outliers (Hair et al., 2010). Untreated outliers possess a threat to data reliability, which eventually distort findings in the analysis. Liu and Zumbo (2007) proposed several reasons for the emergence of outliers such as:

1) Unexpected measurement-related errors from respondents such as respondents' guessing and mis-responding due to being unsure of the questions or instructions and inattentiveness due to fatigue or annoyed with long questionnaire.
2) Inappropriate participants (not the right target) responding to the questionnaire.
3) Data collection errors (e.g. data-recording errors) and data preparation/input errors (e.g. typos).

All the data were cleaned before the 'outliers' analysis. Standardised values (i.e. z-scores) were created for each of the 75 study items. Any z-scores of ± 3.0 are considered as outliers (Anderson et al., 2011, p. 124; Ng & Houston, 2009). A total of 8 samples had outlier items as shown in Table 5.2. Reconfirmation on the data was carried out by cross checking the actual questionnaire and the outliers discovered were valid. Therefore, to ensure good data quality, the researcher dropped the 8 samples while retaining the balance 504 usable samples for further analysis.

Table 5.2: Outlier Samples

ID	No. of Outlier Items	% of Outlier Items	Data Collection Method
15	6	8%	Paper-based
16	6	8%	Paper-based
37	5	7%	Paper-based
100	5	7%	Paper-based
101	6	8%	Paper-based
136	8	11%	Paper-based
138	7	9%	Paper-based
286	6	8%	Paper-based

* Note: Total number of items - 75

5.2.4 Comparability of the Samples

As the data were collected using different methods: paper-based and web-based, an Independent Samples T-test has been performed to investigate the mean differences. This step is to ensure the entire dataset can be combined for further analysis.

5.2.4.1 Paper-based vs Web-based

To better reach the MM2H participants, the researcher used both paper-based and web-based questionnaires in collecting data. As shown in Table 5.3, 357 (70.8%) of the 504 usable samples were collected through the paper-based questionnaire. The balance 147 samples were collected through the web-based questionnaire.

Table 5.3: Data Collection Methods

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Paper	357	70.8	70.8	70.8
	Web	147	29.2	29.2	100.0
	Total	504	100.0	100.0	

Independent Samples T-test was conducted on the samples where the data collection method was used as the grouping variable. Referring to Appendix C, the Levene's test for equality of variances indicated that only 1 item is significant ($p < 0.05$). However, the item was not significant at 2-tailed test. The researcher decided that these two samples can be combined for further analysis.

5.2.5 Descriptive Statistics

This section presents the preliminary data analysis (i.e. descriptive statistics) on the 504 usable dataset using the PASW Statistics 18 software package.

5.2.5.1 Demographic Profiles

The descriptive characteristics of the MM2H participants explored in this research are summarised in this sub-section. Within the 504 usable questionnaires, the majority of them are male and married with children (68.8%). A total of 460 (91.3%) respondents meeting the lowest official retirement age of 50 that can be found in the world while the majority (64.3%) of them are aged 60 and above. A small number of the respondents (8.7%) are self-declared early retirees. A high percentage of 86.2% of them hold at least a Diploma or Bachelor's Degree qualification. This indicates that the respondents are well educated. Refer Table 5.4.

Table 5.4: Demographic Profiles of the Respondents

			Frequency	Valid Percent (%)	Cumulative Percent (%)
Gender	Male		360	71.4	71.4
	Female		144	28.6	100.0
		Total	**504**	**100.0**	**100.0**
Marital Status	Single		30	6.0	6.0
	Married without children		102	20.2	26.2
	Married with children		347	68.8	95.0
	Divorced		25	5.0	100.0
		Total	**504**	**100.0**	**100.0**
Age	< 50		44	8.7	8.7
	50-54		51	10.1	18.8
	55-59		85	16.9	35.7
	60-64		186	36.9	72.6
	65-69		98	19.4	92.0
	> 69		40	8.0	100.0
		Total	**504**	**100.0**	**100.0**
Education Level	Secondary		120	23.8	23.8
	Diploma or Bachelors Degree		332	65.9	89.7
	Masters or PhD Degree		52	10.3	100.0
		Total	**504**	**100.0**	**100.0**

Applying through the MM2H agent (69.6%) seems to be the most popular method among the participants (refer Table 5.5), especially for those who may have language barrier.

A high percentage of the respondents (85.3%) have joined the MM2H programme for less than five years, indicating the recent participation among them. Even though the MM2H programme requires the participants to have at least RM 10,000 financial support every month, the findings showed the criterion is in fact quite flexible. Slightly above a quarter (26.5%) of the respondents did not meet the monthly financial support criterion. The majority of them (55.6%) have monthly financial support between RM 10,000 – 20,000.

The majority of the samples were Japanese (58.7%), followed by British (16.1%), and Australians (6%). As described in section 1.3, the Japanese and British are the second and fourth highest enrolment number in the MM2H programme respectively. The high number of Japanese and British was also the result of the snowballing method employed in this study. As the questionnaire was only available in English and Japanese versions, the other non-English speaking participants had limitation in participating. The respondents also included all the other prominent nationalities listed in the Top 10 list of MM2H participants (refer section 1.3). Therefore, the researcher believes that the samples may represent the true population of MM2H retirees in this study.

As shown in Table 5.6, a total of 76.4% of the respondents reside within the Klang Valley region (covering both the Kuala Lumpur Federal Territory and Selangor state). Those who are from the Penang and Langkawi islands accounted for 12.5% while 7.1% live in the Borneo states (Sabah and Sarawak). Japanese, British, Bangladeshis, and Americans were the top nationalities residing in the Klang Valley vicinity while the Chinese (China and Hong Kong) are the second in the Perak state. The study revealed

that the British and Australians particularly favoured destination with great natural environments such as Penang, Langkawi and the Borneo states (Sabah and Sarawak).

Table 5.5: Respondents Profiles in the MM2H Programme

		Frequency	Valid Percent (%)	Cumulative Percent (%)
Application Method	Self-application	153	30.4	30.4
	Through MM2H Agent	351	69.6	100.0
	Total	**504**	**100.0**	**100.0**
Years Joined MM2H	< 1 year	136	27.0	27.0
	1-5 years	284	56.3	83.3
	6-10 years	66	13.1	96.4
	> 10 years	18	3.6	100.0
	Total	**504**	**100.0**	**100.0**
Monthly Financial Support	< RM 10,000	134	26.5	26.5
	RM 10,000-15,000	220	43.7	70.2
	RM 15,001-20,000	60	11.9	82.1
	> RM 20,000	90	17.9	100.0
	Total	**504**	**100.0**	**100.0**
Nationality	Australia	30	6.0	6.0
	Bangladesh	11	2.2	8.2
	China	7	1.4	9.6
	India	9	1.8	11.4
	Iran	12	2.4	13.8
	Japan	297	58.7	72.5
	South Korea	3	0.6	73.1
	Pakistan	5	1.0	74.1
	Singapore	4	0.8	74.9
	Taiwan	7	1.4	76.3
	UK	81	16.1	92.4
	USA	16	3.2	95.6
	Hong Kong	4	0.8	96.4
	France	3	0.6	97.0
	Netherlands	3	0.6	97.6
	Germany	4	0.8	98.4
	* Others	8	1.6	100.0
	Total	**504**	**100**	**100.0**

* Austria, Belgium, Canada, Italy, Nigeria, Russia, Sweden

Table 5.6: Respondents' Residing Locations

			Frequency	Valid Percent (%)	Cumulative Percent (%)
Residing Location	Klang Valley		385	76.4	76.4
	Penang		49	9.7	86.1
	Langkawi		14	2.8	88.9
	Melaka		9	1.8	90.7
	Perak		5	1.0	91.7
	Johor		3	0.6	92.3
	Sabah/Sarawak		36	7.1	99.4
	Others		3	0.6	100.0
		Total	**504**	**100.0**	**100.0**

^ Kedah, Negeri Sembilan

Nationality	**Residing Location**							
	Klang Valley	**Penang**	**Langkawi**	**Melaka**	**Perak**	**Johor**	**Sabah / Sarawak**	**^Others**
Australia	5	12	0	2	0	0	10	1
Bangladesh	11	0	0	0	0	0	0	0
China	4	1	0	0	2	0	0	0
India	9	0	0	0	0	0	0	0
Iran	12	0	0	0	0	0	0	0
Japan	283	7	0	0	0	0	7	0
South Korea	0	0	0	0	0	0	3	0
Pakistan	5	0	0	0	0	0	0	0
Singapore	3	1	0	0	0	0	0	0
Taiwan	6	0	0	0	0	0	1	0
UK	33	17	12	7	0	0	11	1
USA	10	3	0	0	0	3	0	0
HK	0	1	0	0	2	0	1	0
France	2	0	0	0	0	0	1	0
Netherlands	0	2	0	0	0	0	0	1
Germany	1	3	0	0	0	0	0	0
*Others	1	2	2	0	1	0	2	0
Total	**385**	**49**	**14**	**9**	**5**	**3**	**36**	**3**

* Austria, Belgium, Canada, Italy, Nigeria, Russia, Sweden
^ Kedah, Negeri Sembilan

The study also gauged the property ownership of the respondents. It seems that most MM2H participants preferred to rent instead of buying properties in Malaysia

(refer Table 5.7). MM2H participants who rent homes in Malaysia mostly pay a monthly rental of less than RM 3,000 (69.1%). Another 25.1% pay the next band of between RM 3,000 to 5,000 a month. Only 27.8% of the respondents own property in Malaysia. Condominium was the favourite accommodation form (72%) among the property owners, particularly in the Klang Valley, Penang and Sabah. Most nationalities preferred to own a condominium, especially the Australians and Japanese participants. The British had a mixed preference between a condominium and landed property. All property owners in Langkawi and Perak had landed properties in the form of bungalow and semi-detached house. The Singaporean respondents also bought commercial building (e.g. shop lots, factory, and others) within the Klang Valley vicinity. The purchase of commercial building can be either for investment purpose or own business use.

Table 5.7: Respondents' Property Ownership

			Frequency	Valid Percent (%)	Cumulative Percent (%)
Property Ownership	Yes		140	27.8	27.8
	No		364	72.2	100.0
		Total	**504**	**100.0**	**100.0**
Property Status	Own Property		140	27.8	27.8
	Rental Property		362	71.8	99.6
	Stay with Family		2	0.4	100.0
		Total	**504**	**100.0**	**100.0**
Types of Property Owned	Landed Property		37	25.9	25.9
	Condominium		103	72.0	97.9
	Commercial		3	2.1	100.0
		Total	**143**	**100.0**	**100.0**
Rental Property Cost	< RM 3,000		250	69.1	69.1
	RM 3,000-5,000		92	25.4	94.5
	RM 5,001-8,000		17	4.7	99.2
	> RM 8,000		3	0.8	100.0
		Total	**362**	**100.0**	**100.0**

Types of Property Owned	Property Location							Total
	Klang Valley	Penang	Langkawi	Melaka	Perak	Sabah	^Others	
Landed Property	12	3	9	2	5	5	1	37
Condominium	60	27	0	2	0	13	1	103
Commercial	3	0	0	0	0	0	0	3
Total	**75**	**30**	**9**	**4**	**5**	**18**	**2**	**143**

^ Kedah, Negeri Sembilan

Nationality	Types of Property Owned			Total
	Landed Property	Condominium	Commercial	
Australia	2	13	0	15
Bangladesh	0	2	0	2
China	3	0	0	3
Japan	3	46	0	49
South Korea	0	2	0	2
Singapore	3	1	3	7
Taiwan	0	2	0	2
UK	21	25	0	46
USA	0	4	0	4
Hong Kong	2	0	0	2
Netherlands	0	2	0	2
Germany	0	4	0	4
* Others	3	2	0	5
Total	**37**	**103**	**3**	**143**

* Austria, Belgium, Canada, Italy, Nigeria, Russia, Sweden

Table 5.8 displays the respondents' expenditures incurred while retiring in Malaysia. A total of 81% respondents indicated spending between RM 3,000 to RM 10,000 a month. A good number of them (14.6%) spend more than RM 10,000 a month. The respondents reported that most of the expenses are on accommodation (30.7%), food (28.9%) and travel (24.1%). The spending trend reflects the long period of residing in Malaysia where 87.1% of the respondents spent 7 to 12 months in a year. As for the travelling expenses, most of the respondents had short domestic trips within Malaysia

where 82.4% of the travels are not more than 20 days in a year. The respondents spent more days travelling overseas. About 51.4% of them travel between 15 and 60 days in a year.

Table 5.8: Respondents' Expenditures and Travelling Patterns

			Frequency	Valid Percent (%)	Cumulative Percent (%)
Monthly Expenditure	< RM 3,000		22	4.4	4.4
	RM 3,000-6,000		206	40.9	45.3
	RM 6,001-10,000		202	40.1	85.4
	> RM 10,000		74	14.6	100.0
		Total	**504**	**100.0**	**100.0**
Expenses Categories	Accommodation		390	30.7	30.7
	Transportation		154	12.1	42.8
	Food		367	28.9	71.7
	Travel		306	24.1	95.8
	Others		53	4.2	100.0
		Total	**1270**	**100.0**	**100.0**
Period of Residing in Malaysia (in a year)	< 3 months		24	4.8	4.8
	3-6 months		41	8.1	12.9
	7-9 months		168	33.3	46.2
	10-12 months		271	53.8	100.0
		Total	**504**	**100.0**	**100.0**
Domestic Travel Duration	< 10 days		270	53.6	53.6
	10-20 days		145	28.8	82.4
	21-30 days		40	7.9	90.3
	> 30 days		49	9.7	100.0
		Total	**504**	**100.0**	**100.0**
Overseas Travel Duration	< 15 days		153	30.4	30.4
	15-30 days		123	24.4	54.8
	31-60 days		136	27.0	81.8
	> 60 days		92	18.2	100.0
		Total	**504**	**100.0**	**100.0**

The research investigated the alternative retirement destinations that the MM2H participants would consider as shown in Table 5.9. Only a number of the respondents (19%) are considering retiring elsewhere. South East Asian nations (i.e. Thailand, Philippines, Singapore, Indonesia) are strong contenders to Malaysia. Other alternative retirement destinations include those in Europe and Oceania (e.g. Spain, Italy, France, Australia, New Zealand). Perhaps due to distance issue, the MM2H respondents have less interest in the Central and South American destinations (e.g. Panama, Nicaragua, Belize, Costa Rica, Ecuador, Guatemala, Uruguay) as an alternative retirement destination even though some of it is highly recommended by the International Living (2012).

Table 5.9: Alternative Retirement Destinations in Consideration

			Frequency	Valid Percent (%)	Cumulative Percent (%)
Considering of retiring elsewhere	Yes		96	19.0	19.0
	No		408	81.0	100.0
		Total	**504**	**100.0**	**100.0**
Alternative retirement destinations	Thailand		60	33.0	33.0
	Philippines		15	8.2	41.2
	Singapore		14	7.7	48.9
	Spain		12	6.6	55.5
	Italy		12	6.6	62.1
	Indonesia		10	5.5	67.6
	France		10	5.5	73.1
	New Zealand		9	4.9	78.0
	Panama		9	4.9	82.9
	Australia		7	3.8	86.7
	Nicaragua		3	1.6	88.3
	* Others		21	11.7	100.0
		Total	**182**	**100.0**	**100.0**

* Belize, Canada, Costa Rica, China, Cyprus, Guatemala, Laos, Hawaii (US), Hong Kong, Portugal, Sri Lanka, UK, Uruguay

5.2.6 Descriptive Statistics of Constructs

This sub-section provides a descriptive analysis on the study constructs: Push Motivations (PUSH-M), Pull Motivations (PULL-M), Transnational Behaviours (TB), Overall Satisfaction (OVS), Post-Satisfaction Intentions (PSI) of Exit (EX), Voice (VO), Loyalty (LO) and Neglect (NE).

5.2.6.1 Push Motivations (PUSH-M)

Using a 5-point Likert scale, 15 items were used to measure the PUSH-M construct. Table 5.10 presents the mean scores and standard deviation of each item in the construct. The average mean value is leaning towards the 'neutral' stance (2.92±0.45). Items in relation to 'previous experiences' (i.e. HM9, HM10, HM11) have among the highest mean values (3.92±0.85, 4.03±0.78, 3.94±0.81 respectively). The 'health' related items (i.e. HM7, HM8) seem to have among the lowest mean values (2.79±1.05, 1.68±0.85 respectively). The results suggest the importance of previous overseas experience(s) (e.g. from tourism activities or business trips or long stay) in triggering the consideration to retire overseas among the MM2H participants.

Table 5.10: Descriptive Statistics for PUSH-M

	Construct	Mean	Std Deviation
Push Motivation (PUSH-M)		**2.92**	**0.45**
HM1	The security in my original country of residence is worsening.	2.35	1.15
HM2	The political situation in my original country of residence is unstable.	2.71	1.27
HM3	I felt tired of living in my original country of residence and prefer to live overseas.	2.97	1.06
HM4	My social ties in my original country of residence are weak.	2.46	1.02

HM5	I could not find tranquility living in my original country of residence.	2.65	1.05
HM6	I do not like the climate in my original country of residence.	2.79	1.05
HM7	My family members and/or my health conditions require medical care overseas.	1.68	0.85
HM8	The climate in my original country of residence does not suit my family members and/or my health conditions.	2.29	1.08
HM9	I had good experience(s) of living overseas previously.	3.92	0.85
HM10	My previous experience(s) travelling overseas have been good.	*4.03*	*0.78*
HM11	My previous oversea travelling experience(s) inspired me to retire overseas.	3.94	0.81
HM12	I look forward to living life without the obligation to the children.	3.09	1.02
HM13	I was enticed by great descriptions in books about retiring overseas.	2.89	1.13
HM14	I had a sudden urge to retire overseas during my previous visit.	2.73	1.09
HM15	I have always dreamt of retiring overseas.	3.29	0.96

Note: A 5-point Likert scale was used. Scale: 1 = Totally Disagree; 5 = Totally Agree.

5.2.6.2 Pull Motivations (PULL-M)

The PULL-M construct was measured by 30 items with the 5-point Likert scale. As shown in Table 5.11, the average mean value leans towards the "agree" stance (3.85±0.39). The 'food variety' items (i.e. LM25, LM26) received among the highest mean values (4.26±0.66, 4.18±0.70 respectively). This indicates that the availability of a variety and unique food experiences plays an essential role in making Malaysia a preferred retirement destination. On the contrary, items related to amenities and facilities in Malaysia (e.g. LM20, LM21, LM22) are among the least important pull factors (3.58±0.69, 3.03±0.73, 3.58±0.81 respectively).

Table 5.11: Descriptive Statistics for PULL-M

	Construct	Mean	Std Deviation
Pull Motivation (PULL-M)		**3.85**	**0.39**
LM1	The climate is suitable for me.	4.09	0.62
LM2	The natural amenities (e.g. countryside, beach) are beautiful.	3.85	0.83
LM3	The living environment is serene and peaceful.	3.83	0.83
LM4	The pace of life is easy and simple.	4.02	0.68
LM5	The retirement policy/scheme is rather hassle free as compared to alternative retirement destination(s).	4.02	0.82
LM6	The Malaysian political situation is stable.	3.90	0.78
LM7	Malaysia is a safe country to live.	3.64	0.77
LM8	Socialisation with other people is easy.	3.85	0.66
LM9	Close family bonding can be maintained.	3.59	0.71
LM10	The relationship with friends can be maintained.	3.73	0.67
LM11	There are a lot of expatriate communities.	3.64	0.81
LM12	The local people are friendly.	3.92	0.66
LM13	The local people are honest	3.66	0.64
LM14	The local people are polite.	3.71	0.71
LM15	English is widely spoken compared with alternative retirement destinations.	3.75	0.71
LM16	The living cost is affordable.	4.11	0.80
LM17	The housing cost is affordable.	3.98	0.81
LM18	The living cost is lower as compared to alternative retirement destination(s).	3.87	0.77
LM19	The availability of recreational amenities (e.g. shopping malls, sports centers).	3.94	0.61
LM20	The availability of cultural amenities (e.g. religious centers, cultural centers).	3.58	0.69
LM21	The availability of sufficient facilities for the elderly people.	3.03	0.73
LM22	The residential areas are modern and attractive.	3.58	0.81
LM23	The healthcare facilities are excellent and modern.	3.73	0.68
LM24	The country is easily accessible by air.	4.19	0.64
LM25	The availability of exotic food (e.g. mangosteen, durian, laksa).	*4.26*	*0.66*
LM26	The availability of diverse food choices.	4.18	0.70

LM27	Able to involve in sports and recreation activities	4.17	0.71
LM28	Able to experience and involve in cultural activities	3.99	0.75
LM29	Able to travel conveniently within the region.	3.84	0.73
LM30	Malaysia is a great travel hub.	4.04	0.73

Note: A 5-point Likert scale was used. Scale: 1 = Totally Disagree; 5 = Totally Agree.

5.2.6.3 Transnational Behaviours (TB)

Using the 7 -point Likert scale, 11 items measured the TB construct. Item TB3 is a negatively-worded statement. Table 5.12 shows the mean scores and standard deviation of each item in the construct. The average mean value stands at 5.70±0.49. Items related to 'connectivity with family and friends in overseas' (i.e. TB5, TB6) obtained the highest mean values (6.46±0.69, 6.45±0.70 respectively). This shows that the majority of the respondents are frequently in communication with their overseas contacts while retiring in Malaysia. On the contrary, the items related to 'lifestyle and culture' (i.e. TB9, TB10, TB11) are the least practiced transnational behaviours in Malaysia (3.81±1.63, 4.49±1.23, 4.76±1.10 respectively).

Table 5.12: Descriptive Statistics for TB

	Construct	Mean	Std Deviation
Transnational Behaviour (TB)		**5.70**	**0.49**
TB1	I transfer funds from overseas to Malaysia when I need to purchase property and/or do business.	6.05	1.05
TB2	I sustain my daily retirement life in Malaysia by transferring funds from overseas.	6.14	0.96
TB3	I repatriate money that I earn in Malaysia to other country(ies).	5.96	1.13
TB4	I closely monitor my pension or money earned overseas by myself.	6.13	1.04

TB5	I keep in contact with my family and friends overseas through the Internet.	*6.46*	*0.69*
TB6	I keep in contact with my family and friends overseas through telecommunication tools (e.g.: handphone, landline, e-mail, skype).	*6.45*	*0.70*
TB7	I travel to other countries and/or my original country of residence to visit my releatives and friends.	6.33	0.69
TB8	I often exchange information with family and friends overseas through the Internet.	6.16	0.71
TB9	I replicate the lifestyle I have in my home country in Malaysia.	3.81	1.63
TB10	I introduce my own culture to the locals.	4.49	1.23
TB11	I adapt my own culture to the local lifestyle.	4.76	1.10

Note: A 7-point Likert scale was used. Scale: 1 = Totally Disagree; 7 = Totally Agree.

TB3 is a negatively-worded item.

5.2.6.4 Overall Satisfaction (OVS)

The OVS construct was measured by 3 items using the 5-point Likert scale. Table 5.13 shows that the average mean value leans towards "neutral" (3.24±0.60). Even though the mean score for item OVS3 is the highest (3.40±0.65), the differences with the other two items are rather minimal. Thus, the results indicate that all three items are almost equally important.

Table 5.13: Descriptive Statistics for OVS

Construct		Mean	Std Deviation
Overall Satisfaction (OVS)		**3.24**	**0.60**
OVS1	I have no regrets concerning my decision to retire in Malaysia.	3.06	0.72
OVS2	In general, Malaysia is a better retirement destination than what I expected.	3.27	0.66
OVS3	Overall, I am satisfied with my decision to retire in Malaysia.	3.40	0.65

Note: A 5-point Likert scale was used. Scale: 1 = Totally Disagree; 5 = Totally Agree.

5.2.6.5 Post-Satisfaction Intentions (PSI)

The 7-point Likert scale was used to measure the 16 items of the four PSI constructs: Exit (EX), Voice (VO), Loyalty (LO), Neglect (NE). Both the constructs of 'EX' and 'NE' are negatively-worded statements in contrast to the constructs of 'VO' and 'LO'. The mean scores and standard deviation of each construct are shown in Table 5.14.

The mean value for the 'EX' and 'LO' constructs are 4.71±1.16 and 4.67±1.42 respectively. The results show that even though the respondents may be loyal to the MM2H programme, it does not guarantee that they will continue retiring in Malaysia in the future. Besides, the average mean value for the 'VO' construct falls below the 'neutral' mark (3.78±1.31) while the average mean value for the 'NE' construct goes well above the 'neutral' mark (4.97±0.92). This indicates that the respondents would rather neglect and not voice up their opinions with regards to their retirement experiences in Malaysia, particularly their grievances. All four items measuring each construct have minimal differences among each other. Therefore, the responses suggest that all items used in each construct are almost equally important.

Table 5.14: Descriptive Statistics for PSI

	Constructs	Mean	Std Deviation
Exit (EX)		**4.71**	**1.16**
EX1	I would think about leaving Malaysia.	4.61	1.23
EX2	I would not renew my MM2H visa upon expiry.	4.67	1.27
EX3	I would consider an alternative retirement destination.	4.68	1.28
EX4	I would quit my current retirement plan in Malaysia.	4.87	1.32

Voice (VO)		**3.78**	**1.31**
VO1	I would go to the MM2H authority to discuss the problem(s) that I am facing.	3.72	1.59
VO2	I would ask other MM2H participants to advise me on what to do.	3.92	1.49
VO3	I would talk to the party concerned or relevant authorities (e.g.: MM2H association or forum) about how I feel about the situation.	3.85	1.52
VO4	I would try to solve the problem by suggesting changes to the MM2H authority.	3.62	1.36
Loyalty (LO)		**4.67**	**1.42**
LO1	I would hang in there and wait for the problem (encountered while retiring in Malaysia) to go away.	4.44	1.47
LO2	I would stick with my current status through good and bad times.	4.68	1.48
LO3	I would think that Malaysia is probably as good as any other alternative retirement destination(s).	4.83	1.60
LO4	I would patiently wait for the problem (encountered while retiring in Malaysia) to disappear.	4.72	1.59
Neglect (NE)		**4.97**	**0.92**
NE1	I would lose motivation to retire in Malaysia.	5.05	1.07
NE2	I would spend less time retiring in Malaysia because I wouldn't be happy to do so.	4.93	0.96
NE3	I would put less effort to promote Malaysia as a retirement destination.	5.07	1.07
NE4	I would take more breaks in other countries rather than spending time in Malaysia.	4.82	1.01

Note: (a) A 7-point Likert scale was used

Scale: 1 = Definitely Would Not React in this way;

7 = Definitely Would React in this way.

(b) EX1-EX4 and NE1-NE4 are negatively-worded items.

5.2.7 Multivariate data analysis assumptions

Before proceeding to more advance statistical data analysis, the data from the 504 usable samples are first evaluated on the four multivariate data analysis assumptions: Normality, Homoscedasticity, Linearity, Multicollinearity.

5.2.7.1 Normality

As explained in section 3.9.4.12(a), this study uses the skewness and kurtosis to evaluate the data's normality. As shown in Table 5.15, all data are within the ± 1.0 range for both the skewness and kurtosis. Thus, the data satisfies the normality assumption (Coakes & Steed, 2003; Hair et al., 2010).

Table 5.15: Skewness and Kurtosis Statistics

	Minimum	Maximum	Skewness	Kurtosis
HM1	1	5	.487	-.703
HM2	1	5	.206	-.997
HM3	1	5	-.074	-.405
HM4	1	5	.366	-.285
HM5	1	5	.198	-.531
HM6	1	5	.114	-.632
HM7	1	4	.904	-.352
HM8	1	5	.333	-.970
HM9	2	5	-.367	-.553
HM10	2	5	-.462	-.203
HM11	2	5	-.381	-.405
HM12	1	5	-.191	-.308
HM13	1	5	-.112	-.701
HM14	1	5	-.046	-.815
HM15	1	5	-.313	-.423
LM1	3	5	-.061	-.416
LM2	2	5	-.283	-.504
LM3	2	5	-.551	-.047
LM4	2	5	-.360	.195
LM5	2	5	-.500	-.342
LM6	2	5	-.538	.116
LM7	2	5	-.103	-.351
LM8	2	5	-.080	-.193
LM9	2	5	.408	-.464

LM10	2	5	.089	-.401
LM11	2	5	-.072	-.512
LM12	2	5	-.043	-.356
LM13	2	5	.032	-.271
LM14	2	5	.145	-.500
LM15	2	5	.192	-.651
LM16	2	5	-.935	.842
LM17	2	5	-.812	.523
LM18	2	5	-.681	.461
LM19	3	5	.035	-.346
LM20	2	5	.389	-.407
LM21	2	5	.574	.482
LM22	2	5	.062	-.535
LM23	2	5	-.091	-.178
LM24	3	5	-.182	-.627
LM25	3	5	-.348	-.767
LM26	3	5	-.262	-.968
LM27	3	5	-.250	-.989
LM28	2	5	-.529	.246
LM29	2	5	-.345	.029
LM30	2	5	-.364	-.198
TB1	4	7	-.786	-.652
TB2	4	7	-.990	.063
TB3	3	7	-.693	-.940
TB4	4	7	-.919	-.421
TB5	5	7	-.891	-.440
TB6	5	7	-.878	-.509
TB7	5	7	-.549	-.812
TB8	5	7	-.248	-.998
TB9	1	7	.162	-.840
TB10	2	7	.165	-.224
TB11	3	7	.181	-.793
OVS1	2	5	.308	-.072
OVS2	2	5	.343	.216
OVS3	2	5	.285	-.051
EX1	1	7	-.061	-.470
EX2	1	7	-.058	-.493
EX3	1	7	-.145	-.531
EX4	1	7	-.241	-.588
VO1	1	7	-.215	-.984
VO2	1	7	-.491	-.493
VO3	1	7	-.440	-.725
VO4	1	6	-.308	-.725
LO1	1	7	-.273	-.718
LO2	1	7	-.390	-.732
LO3	1	7	-.232	-.915
LO4	1	7	-.207	-.806
NE1	2	7	.051	-.353

NE2	3	7	.212	-.022
NE3	2	7	.119	-.320
NE4	2	7	.129	-.439
Valid N (listwise)				504

5.2.7.2 Linearity and Homoscedasticity

As explained in chapter 3, linearity is to identify any non-linear data patterns in the probability plots of the variables while homoscedasticity shows that the dependent variable(s) display equal levels of variance across the range of independent variable(s). This study uses the Normal Probability Plot (P-P plots) (Hair et al., 2010; Malhotra, 2007) to measure linearity. The linearity assumption is met when the plotted points are close to the ideal linear line. In measuring homoscedasticity, the scatterplot from regression analysis (Malhotra, 2007) was employed where a flat linear fit line in the scatterplot shows the homoscedasticity of the data. Figure 5.1 and 5.2 illustrate the linearity and homoscedasticity between the motivation constructs (i.e. PUSH-M and PULL-M) and overall satisfaction (OVS).

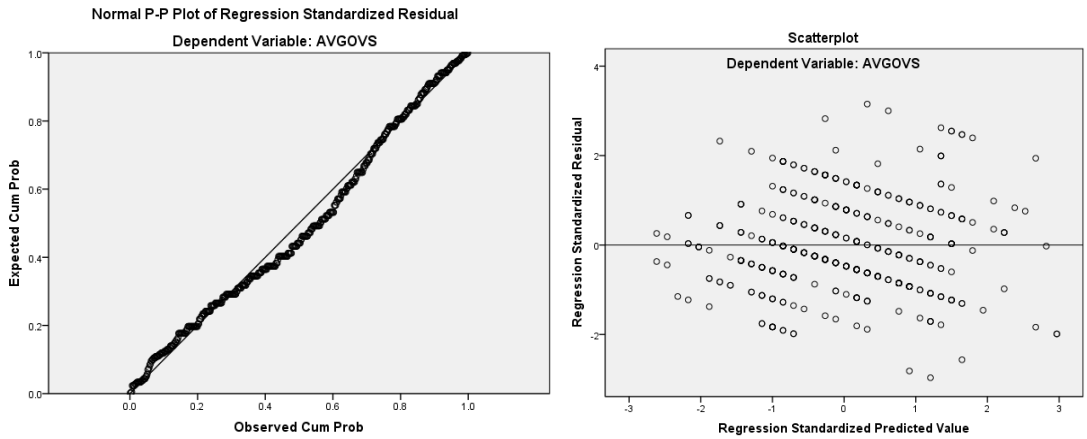


Figure 5.1: Linear and Homoscedasticity in the Relationship between Push Motivations (PUSH-M) and Overall Satisfaction (OVS)

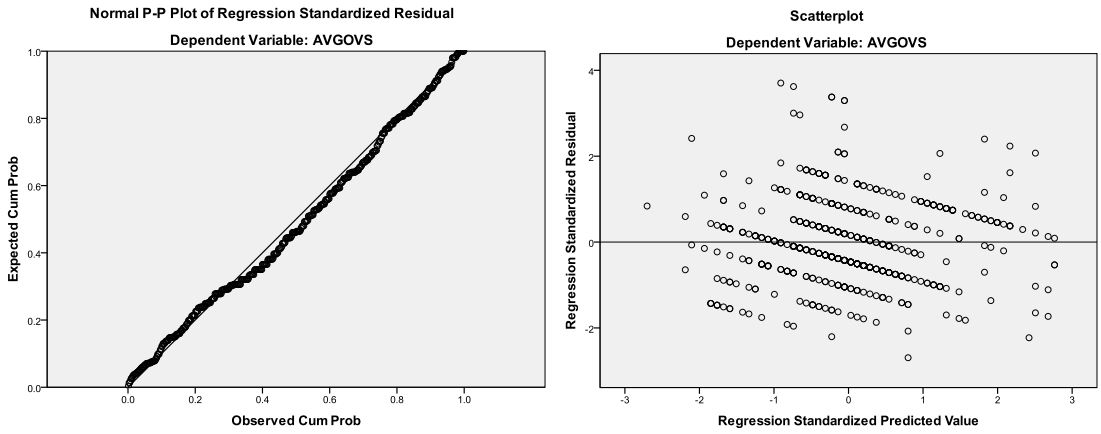


Figure 5.2: Linear and Homoscedasticity in the Relationship between Pull Motivations (PULL-M) and Overall Satisfaction (OVS)

Figure 5.3 and 5.4 illustrate the linearity and homoscedasticity between the motivation constructs (i.e. PUSH-M and PULL-M) and overall satisfaction (OVS) with the effect of the transnational behaviour (TB) moderating variable. To create the new independent variable of PUSH-M_TB, the researcher multiplied the average scores of the PUSH-M and the TB (AVGHM*AVGTB). The new moderated independent variable is then regressed with the OVS construct. The same procedure was carried out on the PULL-M as well.

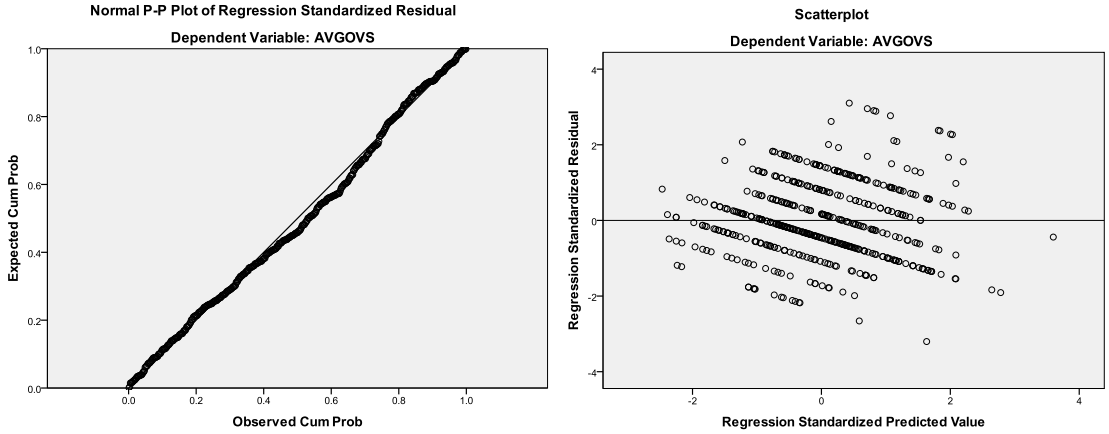


Figure 5.3: Linear and Homoscedasticity in the Relationship between Push Motivations (PUSH-M) and Overall Satisfaction (OVS) with the moderating effect of Transnational Behaviours (TB)

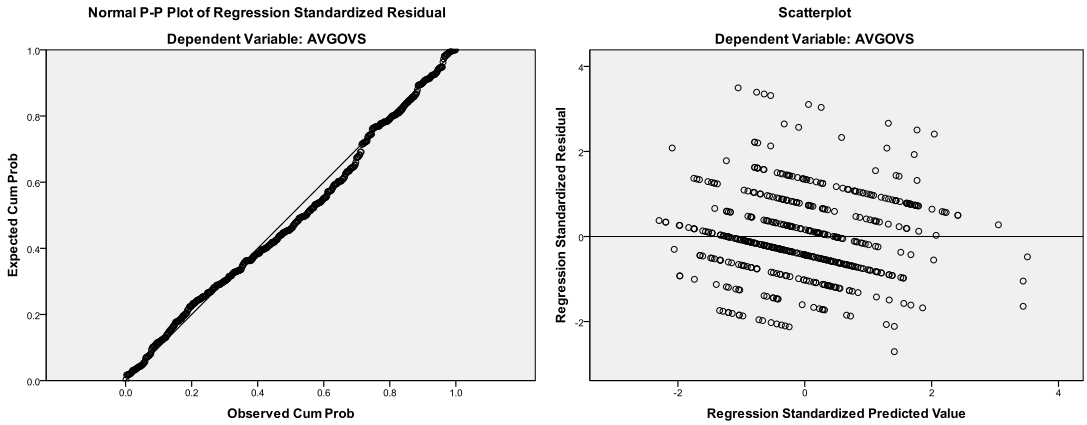


Figure 5.4: Linear and Homoscedasticity in the Relationship between Pull Motivations (PULL-M) and Overall Satisfaction (OVS) with the moderating effect of Transnational Behaviours (TB)

Figures 5.5, 5.6, 5.7, and 5.8 indicate the linearity and homoscedasticity of the relationship between the overall satisfaction (OVS) and post-satisfaction intentions (PSI) of exit (EX), voice (VO), loyalty (LO) and neglect (NE). Consequently, the data for the study constructs satisfy the multivariate analysis assumptions of linearity and homoscedasticity.

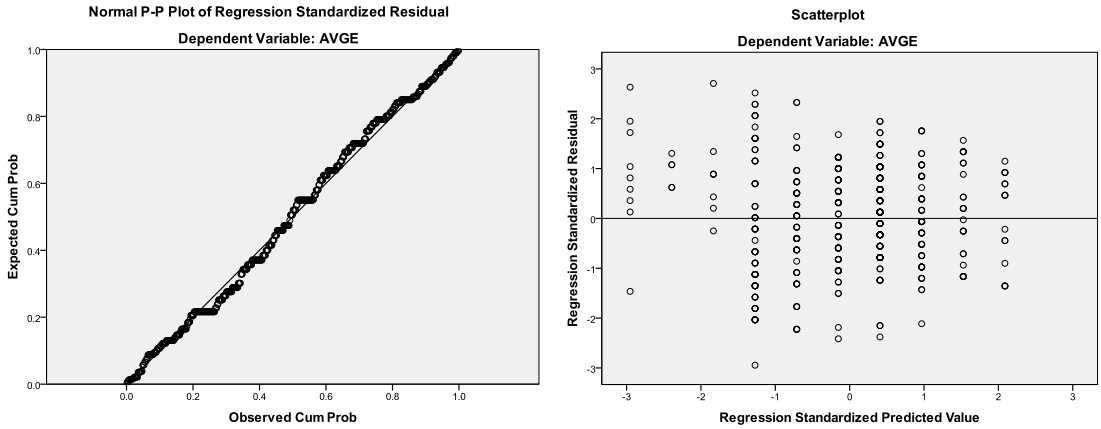


Figure 5.5: Linear and Homoscedasticity in the Relationship between Overall Satisfaction (OVS) and Exit (EX)

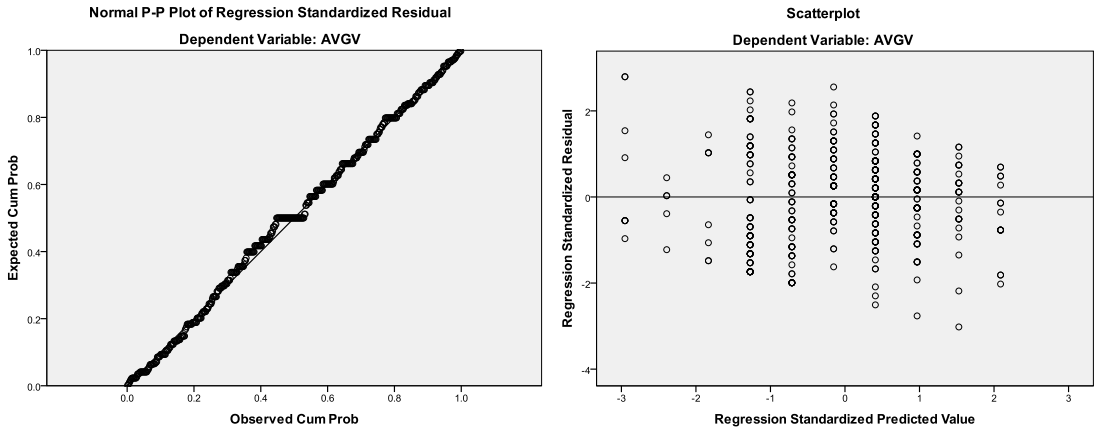


Figure 5.6: Linear and Homoscedasticity in the Relationship between Overall Satisfaction (OVS) and Voice (VO)

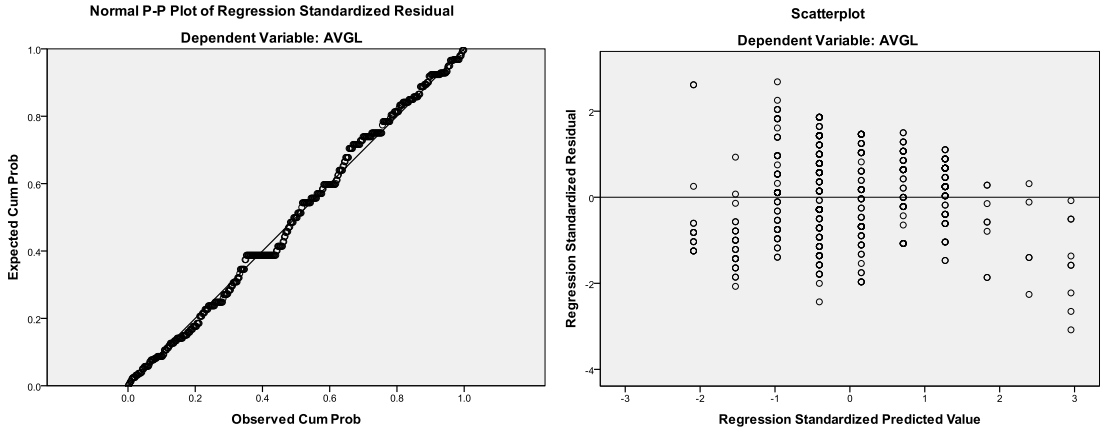


Figure 5.7: Linear and Homoscedasticity in the Relationship between Overall Satisfaction (OVS) and Loyalty (LO)

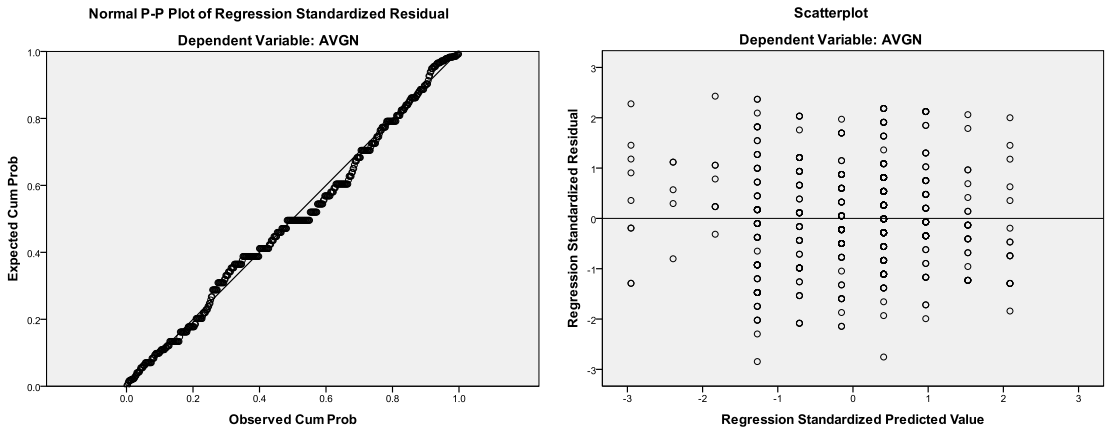


Figure 5.8: Linear and Homoscedasticity in the Relationship between Overall Satisfaction (OVS) and Neglect (NE)

5.2.7.3 Multicollinearity

As explained in section 3.9.4.12(c), multicollinearity measures the degree to which the effect of a variable can be predicted by the other variables in the analysis. The newly intergrated independent variables of PUSH-M_TB and PULL-M_TB (as described in section 5.2.7.2) are expected to have high correlations with existing independent variables (IVs), thus indicating a multicollinearity problem (Afshartous & Preston, 2011). However, this problem can be solved by using the "independent variable (IV) centering" method (Afshartous & Preston, 2011, p.12). This method can enhance the coefficients' interpretability and reduce numerical instability.

The researcher first calculated the centred value of PUSH-M, PULL-M, and TB by subtracting the individual IV score from the mean IV score. Next, the centred values of PUSH-M and PULL-M were multiplied by the centred TB score respectively (AVGHM_centred*AVGTB_centred and AVGLM_centred*AVGTB_centred). Finally, two new centred-moderated independent variables are then used for multicollinearity assumption tests.

Through the regression analysis the researcher obtained the collinearity statistics as presented in Table 5.16. The variance inflating factor (VIF) is all less than 10 while

the tolerance is all well above 0.1. To strengthen the findings, Pearson Correlation Coefficient was run as shown in Table 5.17. The correlation matrix indicates that no correlations above 0.9 are found. Thus, both the collinearity statistics and correlation coefficients confirmed that there is no multi-collinearity problem.

Table 5.16: Collinearity Statistics for All Study Constructs

Dependent Variable	Independent Variables	Collinearity Statistics	
		Tolerance	VIF
PUSH-M	PULL-M	.761	1.313
	OVS	.517	1.933
	PUSH-M_TB_Centered	.972	1.029
	PULL-M_TB_Centered	.906	1.104
	Exit (EX)	.722	1.386
	Voice (VO)	.811	1.233
	Loyalty (LO)	.645	1.551
	Neglect (NE)	.856	1.168
PULL-M	OVS	.467	2.140
	PUSH-M_TB_Centered	.974	1.027
	PULL-M_TB_Centered	.911	1.097
	Exit (EX)	.735	1.361
	Voice (VO)	.813	1.230
	Loyalty (LO)	.652	1.533
	Neglect (NE)	.857	1.167
	PUSH-M	.773	1.294
OVS	PUSH-M_TB_Centered	.977	1.023
	PULL-M_TB_Centered	.903	1.107
	Exit (EX)	.729	1.371
	Voice (VO)	.897	1.115
	Loyalty (LO)	.794	1.260
	Neglect (NE)	.856	1.168
	PUSH-M	.917	1.090
	PULL-M	.816	1.226
PUSH-M_TB_Centered	PULL-M_TB_Centered	.907	1.103
	Exit (EX)	.718	1.393
	Voice (VO)	.818	1.222
	Loyalty (LO)	.649	1.541
	Neglect (NE)	.854	1.172
	PUSH-M	.769	1.300
	PULL-M	.759	1.317
	OVS	.436	2.292

PULL-M_TB_Centered	Exit (EX)	.742	1.348
	Voice (VO)	.811	1.233
	Loyalty (LO)	.645	1.551
	Neglect (NE)	.855	1.170
	PUSH-M	.772	1.295
	PULL-M	.765	1.307
	OVS	.434	2.303
	PUSH-M_TB_Centered	.977	1.024
EXIT (EX)	Voice (VO)	.815	1.226
	Loyalty (LO)	.647	1.546
	Neglect (NE)	.967	1.035
	PUSH-M	.775	1.290
	PULL-M	.778	1.286
	OVS	.442	2.263
	PUSH-M_TB_Centered	.974	1.026
	PULL-M_TB_Centered	.935	1.070
VOICE (VO)	Loyalty (LO)	.645	1.552
	Neglect (NE)	.858	1.166
	PUSH-M	.769	1.300
	PULL-M	.759	1.317
	OVS	.480	2.085
	PUSH-M_TB_Centered	.980	1.020
	PULL-M_TB_Centered	.902	1.108
	Exit (EX)	.720	1.390
LOYALTY (LO)	Neglect (NE)	.862	1.160
	PUSH-M	.769	1.300
	PULL-M	.767	1.304
	OVS	.535	1.871
	PUSH-M_TB_Centered	.978	1.022
	PULL-M_TB_Centered	.902	1.108
	Exit (EX)	.719	1.392
	Voice (VO)	.811	1.233
NEGLECT (NE)	PUSH-M	.771	1.296
	PULL-M	.761	1.315
	OVS	.435	2.297
	PUSH-M_TB_Centered	.972	1.029
	PULL-M_TB_Centered	.904	1.107
	Exit (EX)	.811	1.233
	Voice (VO)	.815	1.227
	Loyalty (LO)	.651	1.537

Table 5.17: Pearson Correlation Coefficients among the Study Constructs

		PUSH-M	PULL-M	OVS	PUSH-M_TB_Centered	PULL-M_TB_Centered	EXIT (EX)	VOICE (VO)	LOYALTY (LO)	NEGLECT (NE)
PUSH-M	Pearson Correlation	1								
	Sig. (2-tailed)									
PULL-M	Pearson Correlation	0.117**	1							
	Sig. (2-tailed)	.009								
OVS	Pearson Correlation	0.458**	0.431**	1						
	Sig. (2-tailed)	.000	.000							
PUSH-M_TB_Centered	Pearson Correlation	-.027	-.019	-.010	1					
	Sig. (2-tailed)	.543	.667	.824						
PULL-M_TB_Centered	Pearson Correlation	-.019	0.187**	0.139**	.085	1				
	Sig. (2-tailed)	.677	.000	.002	.056					
EXIT (EX)	Pearson Correlation	-.056	-0.296**	-0.322**	-.072	-0.275**	1			
	Sig. (2-tailed)	.213	.000	.000	.108	.000				
VOICE (VO)	Pearson Correlation	-0.179**	-0.154**	-0.417**	-.085	-.072	0.181**	1		
	Sig. (2-tailed)	.000	.001	.000	.056	.104	.000			
LOYALTY (LO)	Pearson Correlation	0.234**	0.342**	0.576**	.064	0.115**	-0.235**	-0.252**	1	
	Sig. (2-tailed)	.000	.000	.000	.148	.009	.000	.000		
NEGLECT (NE)	Pearson Correlation	-.067	-.043	-0.109*	-.019	-0.121**	0.354**	.005	.001	1
	Sig. (2-tailed)	.131	.331	.015	.678	.007	.000	.907	.975	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

5.2.8 Division of Samples

As explained in section 5.2.1, two sets of sub-samples were required in this study. The 504 usable samples were further divided into these two sub-samples (Anderson & Gerbing, 1988; Ashill & Jobber, 2010). The first sub-sample was used for scale development and construction for the three new developed constructs (PUSH-M, PULL-M, and TB) which have a total of 56 items. Based on the item-to-response ratios of 1:5 rule (Hair et al., 2010; Pallant, 2007; Tabachnick & Fidell, 2007), the first 280 (56 x 5) sub-samples were randomly selected through the PASW Statistics 18. The balance of 224 samples retained as the second sub-samples for scale evaluation / validation purpose.

5.3 Step 2: Scale Construction

Based on the first sub-sample of 280 respondents, the researcher performed scale construction analyses on the study constructs: PUSH-M, PULL-M, TB, PSI (EX, VO, LO, NE), and OVS. The first analysis performed was the Exploratory Factor Analysis (EFA).

5.3.1 Exploratory Factor Analysis (EFA) and Reliability Assessment

In order to ensure the data was suitable for EFA, several assumptions (refer to Table 3.12) were verified. Besides, the suitability of the data further supported by the significance of Bartlett's Test of Sphericity (p<.05) (Tabachnick & Fidell, 2007) and Kaiser-Meyer-Olkin (KMO) Index of at least 0.6 (Tabachnick & Fidell, 2007). As shown in Table 5.18, the data met the KMO and Bartlett's thresholds, thus the samples were adequate for EFA.

Table 5.18: Sampling Appropriateness for EFA

Constructs		PUSH-M	PULL-M	TB	PSI (EX,VO,LO,NE)	OVS
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.698	0.847	0.766	0.797	0.715
Bartlett's Test of Sphericity	Approx. Chi-Square	1352.704	5221.471	1388.023	3960.979	404.014
	Df	105	435	55	120	3
	Sig.	0.000	0.000	0.000	0.000	0.000

In order to have a stringent EFA test and to meet the research objective in determining the items for each factor in the three newly developed constructs (PUSH-M, PULL-M, TB), the Maximum Likelihood (ML) factor extraction with the direct oblimin rotation method was adopted (Tabachnick & Fidell, 2007). Eigenvalue indicator (> 1) with at least 60% of variance explained was used to determine the number of

factors to retain. As this is an exploratory study in nature, items with factor loading of at least ± 0.3 are acceptable (Hair et al., 2010; Hinkin, 1995; Stevens, 2002).

The next step was to test the internal consistency among the items that were loaded in each of the factors derived from the EFA. In a new scale development and exploratory study, a Cronbach's alpha of at least 0.6 indicates good reliability among items in measuring the particular variable (Nunnally, 1978; Jones & James, 1979; Hair et al., 2010). When the alpha value was unsatisfactory, items were deleted based on further analysis of the inter-item correlations and item-total correlations. The results of the EFA and internal consistency test for each of the study constructs are shown in the following sub-sections.

5.3.1.1 Push Motivations (PUSH-M)

Based on the EFA performed on PUSH-M, there are five factors explaining 69.29% of the variances where Eigenvalue is > 1 (refer Table 5.19). Table 5.20 shows all items have factor loadings of ± 0.3, thus no items were deleted from the EFA. Congeneric factor (i.e. factor 3) with two items can be considered as long as the factor has a significant relationship with any other factor (Hair et al., 2010). Bivariate Correlations were performed on factor 3 and other factors and significant relationships are found with factor 2, 4, and 5 (refer Table 5.21). Thus, factor 3 is retained for further analysis at this stage. Hair et al. (2010) also suggested that items deletion due to statistical matters is not encouraged; particularly as this is an exploratory study. According to the items loaded in the five factors, the researcher proposes the individual variable names in Table 5.22.

Table 5.19: Number of Factors to Retain: PUSH-M

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	3.334	22.226	22.226	1.997	13.315	13.315	1.985
2	2.298	15.319	37.545	2.812	18.747	32.062	2.343
3	2.024	13.494	51.039	1.522	10.146	42.208	1.467
4	1.456	9.708	60.748	.916	6.103	48.312	1.746
5	1.282	8.545	69.293	.934	6.225	54.536	1.633
6	.671	4.473	73.766				
7	.641	4.272	78.038				
8	.593	3.955	81.993				
9	.529	3.524	85.517				
10	.469	3.127	88.643				
11	.441	2.940	91.584				
12	.411	2.739	94.323				
13	.359	2.394	96.717				
14	.282	1.879	98.596				
15	.211	1.404	100.000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 5.20: EFA Results of PUSH-M

Pattern Matrix[a]

	Factor				
	1	2	3	4	5
HM10	.904				
HM9	.843				
HM11	.627				
HM13		.782			
HM15		.710			
HM14		.701			
HM12		.679			
HM2			.824		
HM1			.514		
HM4				.722	

HM3				.686	
HM5				.586	
HM8					.738
HM7					.603
HM6					.592

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Table 5.21: Correlations of Factor 3 and Other Factors in PUSH-M

Correlations

		Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Factor 3	Pearson Correlation	-.015	.17**	1	.314**	.252**
	Sig. (2-tailed)	.799	.004		.000	.000
	N	280	280	280	280	280

**. Correlation is significant at the 0.01 level (2-tailed).

Table 5.22: Variables of PUSH-M

	Construct	Factor Loading
Push Motivations (PUSH-M)		
Factor 1: Prior Overseas Experiences (POE)		
HM9	I had good experience(s) of living overseas previously.	0.843
HM10	My previous experience(s) travelling overseas have been good.	0.904
HM11	My previous oversea travelling experience(s) inspired me to retire overseas.	0.627
Factor 2: Overseas Retirement Dream (ORD)		
HM12	I look forward to living life without the obligation to the children.	0.679
HM13	I was enticed by great descriptions in books about retiring overseas.	0.782
HM14	I had a sudden urge to retire overseas during my previous visit.	0.701
HM15	I have always dreamt of retiring overseas.	0.710
Factor 3: Unfavourable Political and Security (UPS)		
HM1	The security in my original country of residence is worsening.	0.514
HM2	The political situation in my original country of residence is unstable.	0.824

Factor 4: Escapism (ES)		
HM3	I felt tired of living in my original country of residence and prefer to live overseas.	0.686
HM4	My social ties in my original country of residence are weak.	0.722
HM5	I could not find tranquility living in my original country of residence.	0.586
Factor 5: Health Improvement (HI)		
HM6	I do not like the climate in my original country of residence.	0.592
HM7	My family members and/or my health conditions require medical care overseas.	0.603
HM8	The climate in my original country of residence does not suit my family members and/or my health conditions.	0.738

Next, reliability test was performed to measure the internal consistency of the items loaded in each of the five factors. All factors achieved the minimum 0.6 alpha value threshold (refer Table 5.23). The results show that the deletion of item HM11 will improve the overall Factor 1's alpha value. However, the improvement is rather minimal. Even though the inter-total correlation of items in Factor 3 and 5 is slightly below the threshold of 0.5, the researcher decided to retain this factor for further analysis since this is an exploratory study. Thus, all 15 items were retained for the PUSH-M construct.

Table 5.23: Reliability Test of PUSH-M

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Push Motivations (PUSH-M)			
Factor 1: Prior Overseas Experiences (POE)			**0.822**
HM9	0.704	0.725	
HM10	0.764	0.667	
HM11	0.570	0.856	

Factor 2: Overseas Retirement Dream (ORD)			**0.810**
HM12	0.580	0.783	
HM13	0.662	0.744	
HM14	0.642	0.754	
HM15	0.629	0.762	
Factor 3: Unfavourable Political and Security (UPS)			**0.631**
HM1	0.461	-	
HM2	0.461	-	
Factor 4: Escapism (ES)			**0.718**
HM3	0.555	0.607	
HM4	0.535	0.634	
HM5	0.524	0.646	
Factor 5: Health Improvement (HI)			**0.675**
HM6	0.431	0.652	
HM7	0.475	0.601	
HM8	0.570	0.460	

5.3.1.2 Pull Motivations (PULL-M)

As shown in Table 5.24, there are seven factors explaining 68.23% of the variances where Eigenvalue is > 1. Table 5.25 shows all items, except for LM11, of having factor loadings of ± 0.3, thus only one item (There are a lot of expatriate communities) was deleted from the EFA. The researcher proposes the individual variable names as presented in Table 5.26.

Table 5.24: Number of Factors to Retain: PULL-M

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	9.556	31.854	31.854	8.289	27.630	27.630	5.350
2	2.865	9.551	41.404	2.458	8.195	35.825	4.607
3	2.087	6.955	48.360	1.931	6.438	42.263	3.289

4	1.729	5.764	54.123	1.984	6.612	48.875	3.167
5	1.642	5.475	59.598	1.149	3.830	52.705	4.127
6	1.470	4.901	64.499	1.180	3.933	56.638	5.642
7	1.119	3.731	68.229	1.048	3.492	60.131	5.571
8	.946	3.152	71.382				
9	.883	2.943	74.325				
10	.798	2.661	76.986				
11	.720	2.399	79.385				
12	.652	2.172	81.558				
13	.642	2.141	83.699				
14	.567	1.889	85.588				
15	.508	1.695	87.283				
16	.453	1.509	88.791				
17	.405	1.351	90.143				
18	.384	1.279	91.422				
19	.367	1.224	92.646				
20	.332	1.105	93.751				
21	.283	.943	94.694				
22	.267	.891	95.585				
23	.240	.801	96.386				
24	.237	.788	97.175				
25	.203	.676	97.851				
26	.165	.549	98.400				
27	.151	.502	98.903				
28	.131	.437	99.340				
29	.122	.405	99.745				
30	.076	.255	100.000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 5.25: EFA Results of PULL-M

Pattern Matrix[a]

	Factor						
	1	2	3	4	5	6	7
LM22	.685						
LM23	.683						
LM24	.572						
LM21	.529						
LM20	.517						
LM19	.476						
LM30	.352						
LM27		-.973					
LM26		-.914					
LM25		-.684					
LM28			-.945				
LM29	.307		-.653				
LM5			-.391				
LM16				-.948			
LM17				-.886			
LM18				-.724			
LM3					.931		
LM4					.645		
LM1					.429		
LM6					.422		
LM2					.342		
LM7					.325		
LM14						-.967	
LM15						-.832	
LM13						-.697	
LM12						-.694	
LM10							-.866
LM9							-.769
LM8							-.640
LM11							

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Table 5.26: Variables of PULL-M

	Construct	Factor Loading
Pull Motivations (PULL-M)		
Factor 1: Amenities and Facilities (AF)		
LM19	The availability of recreational amenities (e.g. shopping malls, sports centers).	0.476
LM20	The availability of cultural amenities (e.g. religious centers, cultural centers).	0.517
LM21	The availability of sufficient facilities for the elderly people.	0.529
LM22	The residential areas are modern and attractive.	0.685
LM23	The healthcare facilities are excellent and modern.	0.683
LM24	The country is easily accessible by air.	0.572
LM30	Malaysia is a great travel hub.	0.352
Factor 2: Leisure Lifestyle (LL)		
LM25	The availability of exotic food (e.g. mangosteen, durian, laksa).	-0.684
LM26	The availability of diverse food choices.	-0.914
LM27	Able to involve in sports and recreation activities	-0.973
Factor 3: Being Active (BA)		
LM5	The retirement policy/scheme is rather hassle free as compared to alternative retirement destination(s).	-0.391
LM28	Able to experience and involve in cultural activities	-0.945
LM29	Able to travel conveniently within the region.	-0.653
Factor 4: Cost and Economics (CE)		
LM16	The living cost is affordable.	-0.948
LM17	The housing cost is affordable.	-0.886
LM18	The living cost is lower as compared to alternative retirement destination(s).	-0.724
Factor 5: Conducive Environment (EN)		
LM1	The climate is suitable for me.	0.429
LM2	The natural amenities (e.g. countryside, beach) are beautiful.	0.342
LM3	The living environment is serene and peaceful.	0.931
LM4	The pace of life is easy and simple.	0.645
LM6	The Malaysian political situation is stable.	0.422
LM7	Malaysia is a safe country to live.	0.325
Factor 6: People and Communication (PC)		
LM12	The local people are friendly.	-0.694
LM13	The local people are honest	-0.697
LM14	The local people are polite.	-0.967

LM15	English is widely spoken compared with alternative retirement destinations.	-0.832
Factor 7: Socialisation (SO)		
LM8	Socialisation with other people is easy.	-0.640
LM9	Close family bonding can be maintained.	-0.769
LM10	The relationship with friends can be maintained.	-0.866

Reliability test was performed upon determining the factors for PULL-M. All factors achieve the minimum of 0.6 alpha value threshold. The inter-total correlation of items LM30 and LM2 in Factor 1 and 5 respectively is slightly below the threshold of 0.5.

The deletion of LM30 did not change the overall Cronbach's alpha value of Factor 1 while the deletion of LM2 will reduce the alpha value of Factor 5 as shown in Table 5.27. Besides, as this is an exploratory study, the researcher decided to retain these two items. The results also show that the deletion of item LM25 and LM18 will improve on the overall alpha value of Factor 2, and 4 respectively. However, the improvement is rather minimal. Hence, the researcher decided to retain these two items as well. Despite the deletion of item LM5 increasing Factor 3's alpha value from 0.719 to 0.848, the researcher decided to retain this item for further scale evaluation in the second sample set since the alpha value is still at an acceptable level. Thus, no further items have been deleted at this stage, leaving 29 items measuring PULL-M.

Table 5.27: Reliability Test of PULL-M

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Pull Motivations (PULL-M)			
Factor 1: Amenities and Facilities (AF)			**0.845**
LM19	0.612	0.821	
LM20	0.685	0.809	
LM21	0.556	0.829	

LM22	0.657	0.813	
LM23	0.654	0.814	
LM24	0.597	0.823	
LM30	0.453	0.845	
Factor 2: Leisure Lifestyle (LL)			**0.898**
LM25	0.680	0.952	
LM26	0.845	0.816	
LM27	0.886	0.779	
Factor 3: Being Active (BA)			**0.719**
LM5	0.347	0.848	
LM28	0.664	0.440	
LM29	0.606	0.526	
Factor 4: Cost and Economics (CE)			**0.888**
LM16	0.814	0.812	
LM17	0.816	0.811	
LM18	0.718	0.896	
Factor 5: Conducive Environment (EN)			**0.821**
LM1	0.548	0.797	
LM2	0.471	0.815	
LM3	0.710	0.758	
LM4	0.648	0.776	
LM6	0.575	0.790	
LM7	0.571	0.790	
Factor 6: People and Communication (PC)			**0.903**
LM12	0.792	0.871	
LM13	0.734	0.891	
LM14	0.836	0.854	
LM15	0.770	0.879	
Factor 7: Socialisation (SO)			**0.847**
LM8	0.672	0.827	
LM9	0.741	0.762	
LM10	0.736	0.765	

5.3.1.3 Transnational Behaviours (TB)

As shown in Table 5.28, there are three factors explaining 67.34% of the variances where Eigenvalue is > 1. Table 5.29 shows all items, except for TB9, having

factor loadings of ± 0.3, thus only one item (I replicate the lifestyle I have in my home country in Malaysia) was deleted from the EFA. As factor 3 has only two items, Bivariate Correlations were performed with other factors and significant relationships are found with factor 1 (refer Table 5.30). Thus, factor 3 is retained for further analysis at this stage as suggested by Hair et al. (2010). The individual variable names were proposed as presented in Table 5.31.

Table 5.28: Number of Factors to Retain: TB

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	3.542	32.204	32.204	3.122	28.378	28.378	2.829
2	2.480	22.545	54.750	2.173	19.752	48.131	2.680
3	1.385	12.594	67.343	.865	7.861	55.992	1.099
4	.945	8.591	75.934				
5	.620	5.639	81.574				
6	.551	5.013	86.586				
7	.415	3.774	90.361				
8	.404	3.676	94.037				
9	.284	2.585	96.622				
10	.211	1.915	98.536				
11	.161	1.464	100.000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 5.29: EFA Results of TB

Pattern Matrix[a]

	Factor		
	1	2	3
TB5	.946		
TB6	.868		
TB7	.764		
TB8	.660		
TB1		.906	
TB2		.838	
TB4		.732	
TB3		.681	
TB10			.721
TB11			.596
TB9			

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 4 iterations.

Table 5.30: Correlations of Factor 3 and Other Factors in TB

Correlations

		Factor 1	Factor 2	Factor 3
Factor 3	Pearson Correlation	-.119*	.086	1
	Sig. (2-tailed)	.046	.150	
	N	280	280	280

*. Correlation is significant at the 0.05 level (2-tailed).

Table 5.31: Variables of TB

	Construct	Factor Loading
Transnational Behaviours (TB)		
Factor 1: Communication with Family and Friends (SC)		
TB5	I keep in contact with my family and friends overseas through the Internet.	0.946
TB6	I keep in contact with my family and friends overseas through telecommunication tools (e.g.: handphone, landline, e-mail, skype).	0.868
TB7	I travel to other countries and/or my original country of residence to visit my relatives and friends.	0.764

TB8	I often exchange information with family and friends overseas through the Internet.	0.660
Factor 2: Financial Transaction (FI)		
TB1	I transfer funds from overseas to Malaysia when I need to purchase property and/or do business.	0.906
TB2	I sustain my daily retirement life in Malaysia by transferring funds from overseas.	0.838
TB3	I repatriate money that I earn in Malaysia to other country(ies).	0.681
TB4	I closely monitor my pension or money earned overseas by myself.	0.732
Factor 3: Cultural Exchange (CEX)		
TB10	I introduce my own culture to the locals.	0.721
TB11	I adapt my own culture to the local lifestyle.	0.596

Reliability test was performed to measure the internal consistency of the items loaded in each of the three factors. All the factors achieved the minimum 0.6 alpha value threshold as shown in Table 5.32. Even though the inter-total correlation of items in Factor 3 is slightly below the threshold of 0.5, the researcher decided to retain this factor for further analysis, for the study is exploratory in nature. Thus, all 10 items were retained for the TB construct.

Table 5.32: Reliability Test of TB

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Transnational Behaviours (TB)			
Factor 1: Communication with Family and Friends (SC)			**0.884**
TB5	0.846	0.813	
TB6	0.800	0.831	
TB7	0.712	0.865	
TB8	0.642	0.890	
Factor 2: Financial Transaction (FI)			**0.871**
TB1	0.763	0.812	
TB2	0.738	0.827	
TB3	0.669	0.855	
TB4	0.721	0.829	

Factor 3: Cultural Exchange (CEX)		**0.599**
TB10	0.428	-
TB11	0.428	-

5.3.1.4 Post-Satisfaction Intentions (PSI) of Exit (EX), Voice (VO), Loyalty (LO), Neglect (NE)

As shown in Table 5.33, there are four factors explaining 82.12% of the variances where Eigenvalue is > 1. All items loaded to each factor are identical to the PSI theoretical assumptions (refer Table 5.34). Thus, the existing variable names remain the same: Exit (EX), Voice (VO), Loyalty (LO), and Neglect (NE).

Table 5.33: Number of Factors to Retain: PSI

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	5.002	31.260	31.260	4.522	28.264	28.264	3.690
2	3.695	23.091	54.351	3.285	20.532	48.795	3.236
3	2.549	15.928	70.279	2.643	16.519	65.315	3.265
4	1.895	11.845	82.124	1.717	10.732	76.047	3.769
5	.407	2.542	84.666				
6	.385	2.406	87.071				
7	.358	2.239	89.310				
8	.346	2.161	91.471				
9	.293	1.834	93.305				
10	.261	1.633	94.939				
11	.200	1.247	96.186				
12	.181	1.133	97.319				
13	.159	.994	98.313				
14	.113	.707	99.021				
15	.099	.616	99.637				
16	.058	.363	100.000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 5.34: EFA Results of PSI

Pattern Matrix[a]

	Factor			
	1	2	3	4
LO1	-.964			
LO4	-.949			
LO3	-.847			
LO2	-.847			
NE1		.870		
NE3		.863		
NE2		.848		
NE4		.805		
VO3			.963	
VO2			.858	
VO4			.831	
VO1			.744	
EX4				-.925
EX2				-.889
EX3				-.864
EX1				-.811

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Reliability test was performed to measure the internal consistency of the items loaded in each of the three factors (refer Table 5.35). All the factors possess a Cronbach's alpha value above 0.9, indicating good internal reliability. All items within each of the factors are retained.

Table 5.35: Reliability Test of PSI (EX, VO, LO, NE)

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Post-Satisfaction Intentions (PSI)			
Factor 1: Exit (EX)			**0.927**
EX1	0.787	0.919	
EX2	0.841	0.901	
EX3	0.821	0.908	

EX4	0.872	0.891	
Factor 2: Voice (VO)			**0.913**
VO1	0.748	0.905	
VO2	0.803	0.884	
VO3	0.869	0.860	
VO4	0.788	0.891	
Factor 3: Loyalty (LO)			**0.949**
LO1	0.893	0.927	
LO2	0.873	0.933	
LO3	0.879	0.931	
LO4	0.859	0.937	
Factor 4: Neglect (NE)			**0.911**
NE1	0.818	0.876	
NE2	0.802	0.884	
NE3	0.817	0.877	
NE4	0.758	0.897	

5.3.1.5 Overall Satisfaction (OVS)

One factor explains 78.26% of the variances where Eigenvalue is > 1 (refer Table 5.36). All items loaded to the factor are identical to the OVS theoretical assumptions (refer Table 5.37). The reliability test as shown in Table 5.38 shows that OVS also obtained high internal consistency with a Cronbach's alpha value of 0.861.

Table 5.36: Number of Factors to Retain: OVS

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.348	78.259	78.259	2.042	68.053	68.053
2	0.411	13.699	91.958			
3	0.241	8.042	100			

Extraction Method: Maximum Likelihood.

Table 5.37: EFA Results of OVS

Factor Matrix[a]

	Factor
	1
OVS2	.898
OVS3	.841
OVS1	.727

Extraction Method: Maximum Likelihood.

a. Only one factor was extracted. The solution cannot be rotated.

Table 5.38: Reliability Test of OVS

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Overall Satisfaction (OVS)			
Factor 1: OVS			**0.861**
OVS1	0.675	0.860	
OVS2	0.781	0.757	
OVS3	0.749	0.788	

5.4 Chapter Summary

This chapter presents the scale development and construction where items generated from literature reviews (Chapter 2) and qualitative findings (Chapter 4) are able to confirm the expectations of the measurement structure. There are two main steps of scale development and construction using the first sub-sample set: Design of the Developmental Study and Scale Construction. The third step of reliability assessment will be performed on the second sub-sample set in Chapter 6.

Missing data and outliers analyses were performed with the initial 529 sample sets which eventually retain only 504 samples for further analysis. Descriptive statistics were then performed on usable samples, indicating that about 64% of the respondents were aged 60 and above and about 9% of them were early retirees (age less than 50 years old). These percentages provide a good representation of genuine retirees which is the main aim of this study. The descriptive statistics also provide essential information

about the MM2H participants such as nationality, residing location, monthly financial supports and expenditures, property ownership, travelling pattern, and others. Next, the descriptive statistics on the study constructs are presented to provide the first overview of the respondents' feedback.

The chapter proceeds with the presentation of the second and third steps of scale development. Firstly, the four multivariate analysis assumptions: normality, homoscedasticity, linearity, and multicollinearity are reported. By meeting the assumptions, the data is ready for the next analysis. As this study involves the development of new scales for push motivations (PUSH-M), pull motivations (PULL-M), and transnational behaviours (TB) constructs, the 504 samples were then randomly split into two sub-sample sets through PASW Statistics 18. The first sub-sample set consists of 280 samples in order to meet the item-to-response ratios of 1:5 rule (Hair et al., 2010; Pallant, 2007; Tabachnick & Fidell, 2007). The balance 224 samples (second sub-sample set) are used to validate the solution derived from the first sub-sample set.

Using the first sub-sample set, Exploratory Factor Analysis (EFA) was performed on all constructs. Five, seven and three factors were derived for the PUSH-M, PULL-M and TB constructs respectively. The factors derived from the post-satisfaction intentions (PSI) and overall satisfaction (OVS) are identical to the theoretical assumptions. Variable names were proposed to the factors identified for PUSH-M, PULL-M and TB. Each of the factors was then tested for its internal consistency through reliability test. A minimum Cronbach's alpha value of 0.6 was imposed in this exploratory study. Factors retained were similar to EFA results, though few items were deleted to improve the internal consistency. A total of 54 items were retained among the newly developed constructs (15 – PUSH-M; 29 – PULL-M; 10 – TB). For the adapted scales of OVS and PSI, 3 and 16 items were retained respectively. Scale evaluation and validation will be presented in the next chapter.

CHAPTER 6: DATA ANALYSIS - SCALE EVALUATION / VALIDATION

6.1 Introduction

The last scale development stage is scale evaluation / validation. The scale developed and constructed in the previous stage is further evaluated and validated for the scale's validity and dependability (Bohrnstedt, 1983). This stage involves two model assessments as explained in section 3.9.7: *Measurement Model Assessment* and *Structural Model Assessment*.

The first step is to construct the scale psychometric properties. The second and third steps develop the scale through: 1) Confirmatory Factor Analysis (CFA) for convergent validity and discriminant validity, 2) second-order CFA Model Fit, 3) nomological validity. The researcher used the second sample group for this stage.

6.2 Reliability Test

As explained in an earlier chapter, this last stage involves the usage of the second sub-sample set. To ensure the measurements' stability, the second reliability assessment was performed in the second sub-sample set of 224 samples through test-retest reliability.

As shown in Table 6.1, the Cronbach's alpha values for all the factors in the second sub-sample set achieved higher than 0.6 cut-off point; indicating good internal reliability. However, it was found that the item LM5 in Factor 3 (Being Active) and LM6 in Factor 5 (Conducive Environment) of pull motivation (PULL-M) has a low inter-item correlation of 0.241 and 0.204 respectively. Both items also possess an item-total correlation below 0.5. The deletion of these items is able to increase the Cronbach's alpha value of the respective factors. Thus, the researcher decided to omit

item LM5 and LM6 from the respective factors. A second EFA was performed on the PULL-M items to reconfirm the grouping of items before further analysis.

Table 6.1: Reliability Test of PUSH-M (2nd Sample Set)

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Push Motivations (PUSH-M)			
Factor 1: Prior Overseas Experiences (POE)			**0.828**
HM9	0.692	0.750	
HM10	0.780	0.665	
HM11	0.586	0.853	
Factor 2: Overseas Retirement Dream (ORD)			**0.806**
HM12	0.582	0.773	
HM13	0.640	0.746	
HM14	0.625	0.753	
HM15	0.638	0.749	
Factor 3: Unfavourable Political and Security (UPS)			**0.729**
HM1	0.574	-	
HM2	0.574	-	
Factor 4: Escapism (ES)			**0.717**
HM3	0.560	0.599	
HM4	0.442	0.739	
HM5	0.616	0.530	
Factor 5: Health Improvement (HI)			**0.794**
HM6	0.599	0.752	
HM7	0.614	0.742	
HM8	0.701	0.629	

Pull Motivations (PULL-M)			
Factor 1: Amenities and Facilities (AF)			**0.863**
LM19	0.665	0.837	
LM20	0.700	0.830	
LM21	0.612	0.843	
LM22	0.669	0.835	
LM23	0.705	0.829	
LM24	0.560	0.849	
LM30	0.516	0.856	
Factor 2: Leisure Lifestyle (LL)			**0.878**
LM25	0.653	0.923	
LM26	0.811	0.788	
LM27	0.847	0.753	
Factor 3: Being Active (BA)			**0.690**
LM5	0.255	0.886	
LM28	0.644	0.389	
LM29	0.641	0.386	
Factor 4: Cost and Economics (CE)			**0.890**
LM16	0.847	0.787	
LM17	0.805	0.827	
LM18	0.712	0.904	
Factor 5: Conducive Environment (EN)			**0.862**
LM1	0.704	0.831	
LM2	0.642	0.840	
LM3	0.792	0.809	
LM4	0.687	0.831	
LM6	0.469	0.868	
LM7	0.650	0.837	
Factor 6: People and Communication (PC)			**0.875**
LM12	0.730	0.841	
LM13	0.691	0.856	
LM14	0.806	0.809	
LM15	0.705	0.851	
Factor 7: Socialisation (SO)			**0.772**
LM8	0.511	0.793	
LM9	0.621	0.673	
LM10	0.690	0.598	

Transnational Behaviours (TB)			
Factor 1: Communication with Family and Friends (SC)			**0.825**
TB5	0.750	0.728	
TB6	0.733	0.738	
TB7	0.641	0.779	
TB8	0.482	0.852	
Factor 2: Financial Transaction (FI)			**0.877**
TB1	0.785	0.823	
TB2	0.675	0.865	
TB3	0.737	0.843	
TB4	0.747	0.837	
Factor 3: Cultural Exchange (CEX)			**0.632**
TB10	0.462	-	
TB11	0.462	-	
Post-Satisfaction Intentions (PSI)			
Factor 1: Exit (EX)			**0.930**
EX1	0.760	0.933	
EX2	0.875	0.897	
EX3	0.822	0.914	
EX4	0.894	0.890	
Factor 2: Voice (VO)			**0.895**
VO1	0.702	0.889	
VO2	0.769	0.862	
VO3	0.824	0.841	
VO4	0.775	0.861	
Factor 3: Loyalty (LO)			**0.942**
LO1	0.888	0.916	
LO2	0.874	0.920	
LO3	0.841	0.930	
LO4	0.843	0.930	
Factor 4: Neglect (NE)			**0.911**
NE1	0.824	0.876	
NE2	0.815	0.879	
NE3	0.841	0.869	
NE4	0.717	0.912	

Overall Satisfaction (OVS)

Factor 1: OVS			**0.851**
OVS1	0.632	0.873	
OVS2	0.776	0.731	
OVS3	0.748	0.757	

As shown in Table 6.2, the data met the KMO and Bartlett's thresholds, thus the samples were adequate for the second EFA on the PULL-M items (upon deletion of item LM5 and LM6). The second EFA confirmed that the PULL-M items are grouped into the seven factors that explain 72.55% of the variances where Eigenvalue is > 1 as shown in Table 6.3. Table 6.4 shows that the PULL-M items are grouped into the same seven factors. Factor 3 has only two items. Bivariate Correlations has been performed on factor 3 with other factors and significant relationships were found (refer Table 6.5). Thus, factor 3 is retained for further analysis as suggested by Hair et al. (2010).

Table 6.2: Sampling Appropriateness for second EFA on PULL-M (upon deletion of LM5 and LM6)

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.835
Bartlett's Test of Sphericity	Approx. Chi-Square	3774.965
	df	351
	Sig.	.000

Table 6.3: Number of Factors to Retain: PULL-M (upon deletion of LM5 and LM6)

Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	8.348	30.920	30.920	7.721	28.595	28.595	4.548
2	2.712	10.043	40.963	2.299	8.514	37.110	3.782
3	2.273	8.417	49.380	1.772	6.564	43.674	2.938
4	2.025	7.499	56.879	2.043	7.566	51.240	2.719
5	1.711	6.339	63.218	1.398	5.176	56.416	4.726
6	1.339	4.959	68.177	1.082	4.006	60.422	5.072
7	1.180	4.372	72.549	1.040	3.850	64.272	3.859
8	.888	3.288	75.838				
9	.691	2.560	78.398				
10	.660	2.445	80.843				
11	.580	2.147	82.990				
12	.533	1.976	84.966				
13	.493	1.827	86.793				
14	.437	1.619	88.412				
15	.396	1.467	89.879				
16	.381	1.410	91.289				
17	.371	1.375	92.665				
18	.313	1.158	93.822				
19	.285	1.056	94.878				
20	.274	1.015	95.894				
21	.223	.826	96.719				
22	.202	.747	97.466				
23	.170	.630	98.096				
24	.156	.577	98.674				
25	.140	.519	99.192				
26	.122	.453	99.645				
27	.096	.355	100.000				

Extraction Method: Maximum Likelihood.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Table 6.4: EFA results of PULL-M (upon deletion of LM5 and LM6)

Pattern Matrix[a]

	Factor						
	1	2	3	4	5	6	7
LM1					-.668		
LM2					-.666		
LM3					-.972		
LM4					-.734		
LM7					-.539		
LM8							-.391
LM9							-.858
LM10							-.748
LM12	.621						
LM13	.607						
LM14	.931						
LM15	.797						
LM16				-.949			
LM17				-.878			
LM18				-.693			
LM19						.512	
LM20						.515	
LM21						.678	
LM22						.617	
LM23						.684	
LM24						.626	
LM25		-.671					
LM26		-.884					
LM27		-.975					
LM28			.826				
LM29			.930				
LM30						.394	

Extraction Method: Maximum Likelihood.

Rotation Method: Oblimin with Kaiser Normalization.

a. Rotation converged in 9 iterations.

Table 6.5: Correlations of Factor 3 and Other Factors in PULL-M

Correlations

		Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7
Factor 3	Pearson Correlation	.122	.217**	1	.054	.236**	.423**	.328**
	Sig. (2-tailed)	.068	.001		.425	.000	.000	.000
	N	224	224	224	224	224	224	224

**. Correlation is significant at the 0.01 level (2-tailed).

Reliability test was performed again only on Factor 3 (Being Active) and Factor 5 (Conducive Environment) since the EFA revealed no change of items in the other factors. As shown in Table 6.6, both Factor 3 and 5 achieve the minimum 0.6 alpha value threshold and all the items within these two factors obtain acceptable inter-item correlations and inter-total correlations. Thus, the balance items measuring PULL-M are now 27. The finalised dataset is then used for the next analysis, the measurement model assessment.

Table 6.6: Reliability Test on Factor 3 (Being Active) and Factor 5 (Conducive Environment) upon deletion of LM5 and LM6 respectively

Construct	Inter-Total Correlation	Cronbach's α if deleted	Cronbach's α Based on Standardized Items
Pull Motivations (PULL-M)			
Factor 3: Being Active (BA)			**0.886**
LM28	0.796	-	
LM29	0.796	-	
Factor 5: Conducive Environment (EN)			**0.871**
LM1	0.720	0.838	
LM2	0.700	0.839	
LM3	0.819	0.806	
LM4	0.683	0.843	
LM7	0.570	0.870	

6.3 Measurement Model Assessment

The measurement model (Schumacker & Lomax, 2010) is commonly used to validate the developed scales or instruments through the first and second order Confirmatory Factor Analysis (CFA). The first sub-section presents the first order CFA for the three newly developed constructs (PUSH-M, PULL-M, TB) and all constructs at once. Next, the second order CFA is performed to further finalise the appropriateness of the measurement model (including the OVS and PSI constructs) for further analysis through structural model.

6.3.1 Construct Refinement and its Convergent Validity and Discriminant Validity

6.3.1.1 Push Motivations (PUSH-M)

PUSH-M is measured by five latent variables as factored by the EFA: Prior Overseas Experience (POE), Unfavourable Political and Security (UPS), Health Improvement (HI), Overseas Retirement Dream (ORD), Escapism (ES).

CFA results indicated that the PUSH-M structure fits the data well after two iterations. In the first iteration, the indices for all three measures (absolute, incremental, parsimony) were able to meet the threshold value (refer Table 6.7). However, the standardised residual covariance (SRC) for item HM11 was found to be higher than the threshold of 2.5. In addition, the dimension of 'POE' (item HM9, HM10, HM11) was found to have a negative covariance with two other dimensions. The 'POE' dimension was deleted from the structure. Item HM4 was also deleted due to low squared multiple correlations (SMC) value (0.29).

Upon the modification, the model fit of the second iteration further improved as shown in Table 6.7. The absolute fit indices performed above the acceptable levels (CMIN/DF = 1.489; RMSEA = 0.047; PCLOSE = 0.558). Even though the model did not obtain a *p* value higher than 0.05 (χ^2 = 58.059, df = 39, *p* = 0.000), this is among the

common cases which happen to CFA where the Chi-square value is very sensitive to substantial sample size (Hair et al., 2010, p. 666). Both TLI (0.962) and CFI (0.973) were well above the threshold of 0.9, indicating a good incremental fit. The parsimony fit index of PNFI (0.656) was also above the 0.5 value suggested by Mulaik et al. (1989). Finally, the Hoelter's critical N for 0.5 (210) and 0.1 (240) were well above the desirable value of 200 as proposed by Hoelter (1983). Thus, the measurement model for PUSH-M after second iteration was supported by adequate sample size and can be accepted based on the Chi square value.

Table 6.7: Goodness of Fit (GoF) Measures of PUSH-M

Measures	**Fit Indexes**	**Acceptable Level**	**Iteration 1**	**Iteration 2**
			Value(s)	Value(s) DEL POE HM4
Absolute	Chi-square (χ^2)	< 2 times of df	142.999	58.059
	Degrees of freedom (df)		81	39
	Probability level (*p*)	> 0.05	0.000	0.025
	Normed Chi-square (CMIN/DF)	< 3	1.765	1.489
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.059	0.047
	p of Close Fit (PCLOSE)	> 0.05	0.179	0.558
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.927	0.962
	Comparative Fit Index (CFI)	≥ 0.9	0.943	0.973
Parsimony	PNFI	> 0.5	0.679	0.656
	PRATIO		0.771	0.709
Sample Size Adequacy	HOELTER .05	≥ 75	161	210
	HOELTER .01	≥ 75	178	240

The measurement model for PUSH-M after second iteration is shown in Figure 6.1. Unidimensionality refers to the items which are significantly associated with an

underlying construct and each item should be associated with only one latent variable. All items are significant at the 0.05 level and survive in the first order analysis with standardised regression weight from 0.67 onwards (> 0.5 as suggested by Hair et al. (2010)). The squared multiple correlations are between 0.45 and 0.75 (> 0.4). This in other words, implies that all items were significantly associated with their respective latent variables as hypothesised in this study (Refer Table 6.8).

Table 6.8: PUSH-M Regression Weights

			Estimate	S.E.	C.R.	P	SRW	SMC
HM2	<---	UPS	1.085	0.181	5.995	***	0.779	0.607
HM1	<---	UPS	1				0.739	0.546
HM8	<---	HI	1.248	0.137	9.077	***	0.866	0.75
HM7	<---	HI	0.818	0.09	9.05	***	0.729	0.532
HM6	<---	HI	1				0.676	0.457
HM14	<---	ORD	1.141	0.132	8.627	***	0.723	0.522
HM13	<---	ORD	1.23	0.14	8.804	***	0.747	0.558
HM12	<---	ORD	1				0.67	0.449
HM5	<---	ES	1.175	0.217	5.414	***	0.848	0.718
HM3	<---	ES	1				0.693	0.48
HM15	<---	ORD	1.026	0.118	8.713	***	0.734	0.539

SRW = Standardised Regression Weight
SMC = Squared Multiple Correlation

The convergent and discriminant validity were performed on the PUSH-M measurement model after second iteration. As discussed in section 3.9.8.3, the convergent validity of each variable can be evaluated through the Average Variance Extracted (AVE) and Composite Reliability (CR). A CR of 0.7 and above indicates good convergent validity (Hair et al., 2010) while the threshold for AVE is 0.5 (Fornell & Larcker, 1981; Hair et al., 2010). As shown in Table 6.9, all variables in the measurement model meet the threshold. The AVE ranges from 0.517 to 0.600 while the CR value spans between 0.731 and 0.810. The results show that the model has a good

convergent validity and high level of consistency of relevant items in measuring the same construct.

Table 6.9: Convergent Validity of PUSH-M

	CR	AVE	MSV	ASV
ORD	**0.810**	**0.517**	0.016	0.013
UPS	**0.731**	**0.576**	0.247	0.119
HI	**0.803**	**0.579**	0.093	0.048
ES	**0.748**	**0.600**	0.247	0.102

Next, the discriminant validity is assessed through the pairwise comparison between the square root of the AVE for each variable and the inter-correlation among the variables in the measurement model. The diagonally matrix of square root of the AVE and the inter-correlation among the variables is indicated in Table 6.10 below. The larger number of the square root of the AVE in comparison to the inter-correlation among the variables in the model indicates discriminant validity (Fornell & Larcker, 1981). The square root of the AVE ranges from 0.719 to 0.774. The result verifies that all the variables have high levels of discriminant validity. Based on the results, the researcher finalised the first order measurement model for PUSH-M after second iteration as shown in Figure 6.1.

Table 6.10: Discriminant Validity of PUSH-M

	ORD	UPS	HI	ES
ORD	**0.719**			
UPS	0.125	**0.759**		
HI	0.095	0.305	**0.761**	
ES	0.122	0.497	0.208	**0.774**

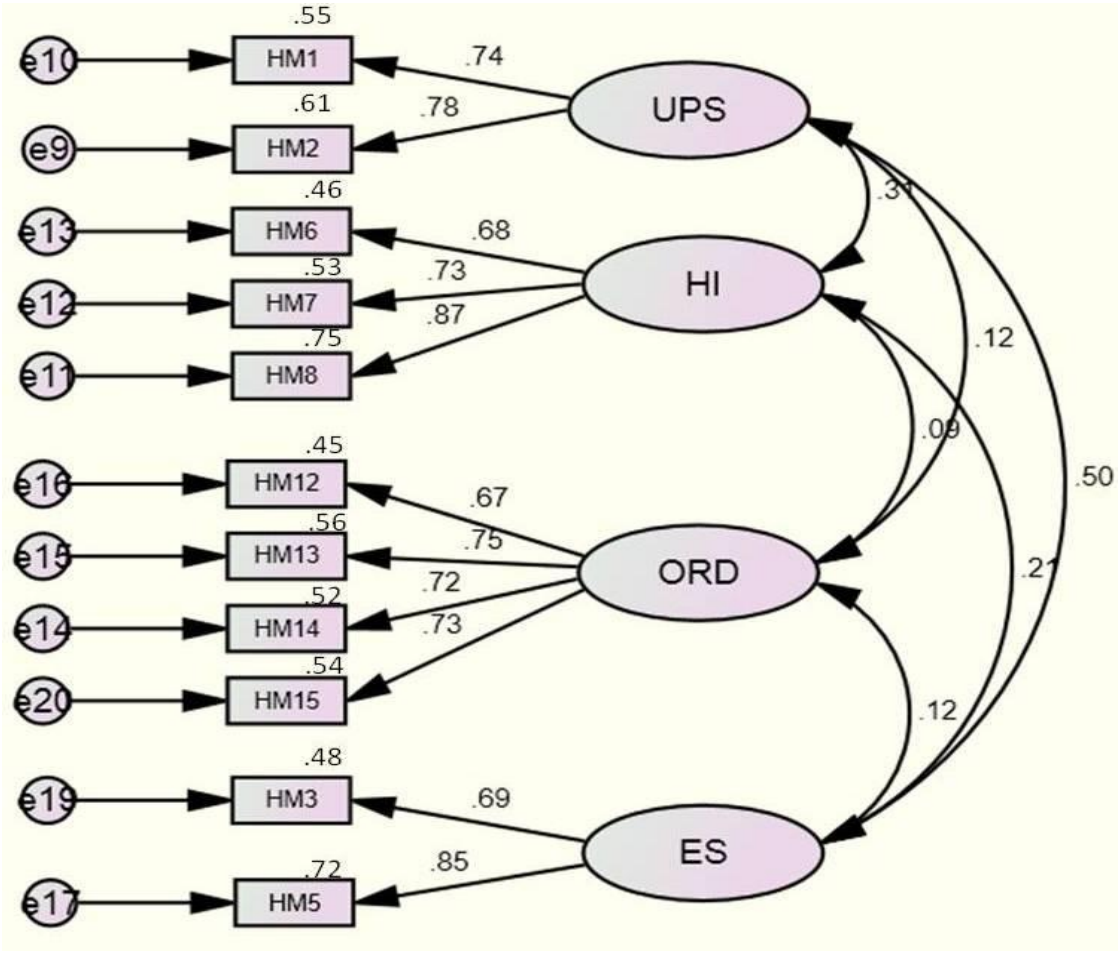


Figure 6.1: Measurement Model for PUSH-M after Second Iteration

6.3.1.2 Pull Motivations (PULL-M)

PULL-M is measured by seven latent variables as factored by the EFA: Amenities and Facilities (AF), Cost and Economics (CE), People and Communication (PC), Leisure Lifestyle (LL), Conducive Environment (EN), Socialisation (SO), Being Active (BA). Five items did not survive in the model diagnostics requirements.

CFA results indicated that the PULL-M structure fits the data well after six iterations. As shown in Table 6.11, few of the indices in the first iteration were unable to meet the threshold value (e.g. χ^2, RMSEA, PCLOSE, TLI, CFI). The standardised residual covariance (SRC) for item LM2 and LM13 found to be higher than the threshold of 2.5. Thus, both items were deleted from the structure. Few items were found to have Squared Multiple Correlations (SMC) below 0.4 level, which are LM7

(0.38), LM8 (0.381), LM24 (0.394), and LM30 (0.327). Since LM30's SMC value is way lower than 0.4, the item has been deleted as well.

Upon the modification, the model fit of the second iteration has some improvements but few of the indices were still unable to meet the minimum threshold (i.e. χ^2, PCLOSE, TLI) as shown in Table 6.11. Item LM12 also has been deleted due to standardised residual covariance (SRC) higher than the threshold of 2.5. Item LM7, LM8, and LM24 remained having a Squared Multiple Correlations (SMC) lower than the threshold of 0.4. Since LM7 (0.376) has the lowest SMC, the item has been discarded from the structure.

The third iteration further improved the model fit except for χ^2 and PCLOSE which were unable to meet the minimum requirement (refer Table 6.11). Since the item LM22 has a borderline value of SRC, it has been deleted to further improve the model fit. The fourth iteration substantially improved the model fit. However, the PCLOSE value was still unable to meet the minimum requirement (refer Table 6.11). Despite the SRC value of item LM24 being able to meet the threshold of 2.5; it has a higher value (2.009) as compared to other remaining items. In order to further improve the model fit, the researcher decided to drop this item from the structure. In addition, item LM 3 and LM 21 are covariate since the modification index of e3 and e21 is above 10.

As shown in Table 6.11, the PCLOSE value was still slightly below the threshold of > 0.05 at the fifth iteration. Item LM 14 and LM 25 were then covariated since the modification index of e11 and e16 are still above 10. Upon six iterations, the model fit was achieved with all the minimum requirements of the indices met (refer Table 6.11).

The absolute fit indices performed above the acceptable levels (CMIN/DF = 1.795; RMSEA = 0.060; PCLOSE = 0.085). Even though the model did not obtain a *p* value higher than 0.05 (χ^2 = 263.854, df = 147, *p* = 0.000), this is among the common cases which happen to CFA where the Chi-square value is very sensitive to substantial

sample size (Hair et al., 2010, p. 666). Both TLI (0.940) and CFI (0.954) were well above the threshold of 0.9, indicating a good incremental fit. The parsimony fit index of PNFI (0.699) was also above the 0.5 value suggested by Mulaik et al. (1989). Even though the Hoelter's critical N for 0.5 (149) and 0.1 (161) were below the desirable value of 200 proposed by Hoelter (1983), the sample size was still considered as adequate since the numbers were above the threshold of 75 (Kenny, 2014).

The measurement model for PULL-M after six iterations is shown in Figure 6.2. All items are significant at the 0.05 level and survived in the first order analysis with standardised regression weight above 0.5 while the squared multiple correlations (SMC) were all above 0.4, except for item LM8 and LM21. As this is an exploratory study, these items were retained since its standardised regression weight is at an acceptable level (> 0.5 as suggested by Hair et al. (2010)). All items were significantly associated with their respective latent variables as hypothesised in this study (refer Table 6.12).

Table 6.11: Goodness of Fit (GoF) Measures of PULL-M

Fit Indexes	Acceptable Level	Iteration 1	Iteration 2	Iteration 3	Iteration 4	Iteration 5	Iteration 6
		Value(s)	Value(s) DEL LM2, LM13 LM30	Value(s) DEL LM7, LM12	Value(s) DEL LM22	Value(s) DEL LM24 COV e4 & e21	Value(s) COV e11 & e16
Chi-square (χ^2)	< 2 times of df	760.962	497.775	413.116	332.517	276.085	263.854
Degrees of freedom (df)		304	232	189.000	169.000	148.000	147.000
Probability level (p)	> 0.05	0.000	0.000	0.000	0.000	0.000	0.000
Normed Chi-square	< 3	2.503	2.146	2.186	1.968	1.865	1.795
Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.082	0.072	0.073	0.066	0.062	0.060
p of Close Fit (PCLOSE)	> 0.05	0.000	0.000	0.000	0.007	0.040	0.085
Tucker-Lewis Index (TLI)	≥ 0.9	0.853	0.896	0.903	0.922	0.935	0.940
Comparative Fit Index (CFI)	≥ 0.9	0.873	0.913	0.920	0.938	0.949	0.954
PNFI	> 0.5	0.699	0.715	0.707	0.710	0.7	0.699
PRATIO		0.866	0.841	0.818	0.805	0.779	0.774
HOELTER .05	≥ 75	102	121	124	135	144	149
HOELTER .01	≥ 75	107	128	132	144	155	161

Table 6.12: PULL-M Regression Weights

			Estimate	S.E.	C.R.	P	SRW	SMC
LM23	<---	AF	0.989	0.102	9.66	***	0.659	0.434
LM21	<---	AF	1.021	0.112	9.134	***	0.619	0.383
LM20	<---	AF	1.286	0.102	12.667	***	0.863	0.744
LM19	<---	AF	1				0.769	0.591
LM18	<---	CE	1				0.754	0.569
LM17	<---	CE	1.318	0.097	13.65	***	0.877	0.768
LM16	<---	CE	1.36	0.097	13.982	***	0.94	0.883
LM15	<---	PC	1				0.879	0.773
LM14	<---	PC	1.063	0.082	12.901	***	0.924	0.855
LM27	<---	LL	1				0.934	0.873
LM26	<---	LL	0.974	0.05	19.344	***	0.917	0.841
LM25	<---	LL	0.667	0.054	12.455	***	0.684	0.468
LM10	<---	SO	1				0.86	0.739
LM9	<---	SO	0.909	0.087	10.417	***	0.743	0.552
LM8	<---	SO	0.751	0.086	8.725	***	0.612	0.374
LM4	<---	EN	1				0.79	0.624
LM3	<---	EN	1.353	0.104	13.01	***	0.885	0.783
LM1	<---	EN	0.863	0.073	11.806	***	0.767	0.588
LM29	<---	BA	1				0.995	0.989
LM28	<---	BA	0.786	0.072	10.867	***	0.8	0.64

SRW = Standardised Regression Weight
SMC = Squared Multiple Correlation

The convergent and discriminant validity were performed on the first order measurement model for PULL-M after sixth iteration. As shown in Table 6.13, all variables in the measurement model meet the threshold. The AVE ranges from 0.538 to 0.815 while the CR value spans between 0.786 and 0.897. The results show that the model has a good convergent validity and high level of consistency of relevant items in measuring the same construct.

Table 6.13: Convergent Validity of PULL-M

	CR	AVE	MSV	ASV
EN	0.856	0.665	0.174	0.113
AF	0.821	0.538	0.348	0.210
CE	0.895	0.740	0.097	0.042
PC	0.897	0.813	0.211	0.117
LL	0.887	0.727	0.259	0.103
SO	0.786	0.555	0.348	0.169
BA	0.897	0.815	0.284	0.084

The diagonally matrix of square root of the AVE and the inter-correlation among the variables is indicated in Table 6.14 below. The larger number of the square root of the AVE in comparison to the inter-correlation among the variables in the model indicates discriminant validity (Fornell & Larcker, 1981). The square root of the AVE ranges from 0.734 to 0.903. The result verifies that all the variables have high levels of discriminant validity. Based on the results, the researcher finalised the measurement model for PULL-M after second iteration as shown in Figure 6.2.

Table 6.14: Discriminant Validity of PULL-M

	EN	AF	CE	PC	LL	SO	BA
EN	**0.816**						
AF	0.356	**0.734**					
CE	0.311	0.174	**0.860**				
PC	0.413	0.459	0.235	**0.902**			
LL	0.214	0.509	0.149	0.288	**0.853**		
SO	0.417	0.590	0.210	0.428	0.401	**0.745**	
BA	0.255	0.533	0.042	0.032	0.218	0.324	**0.903**

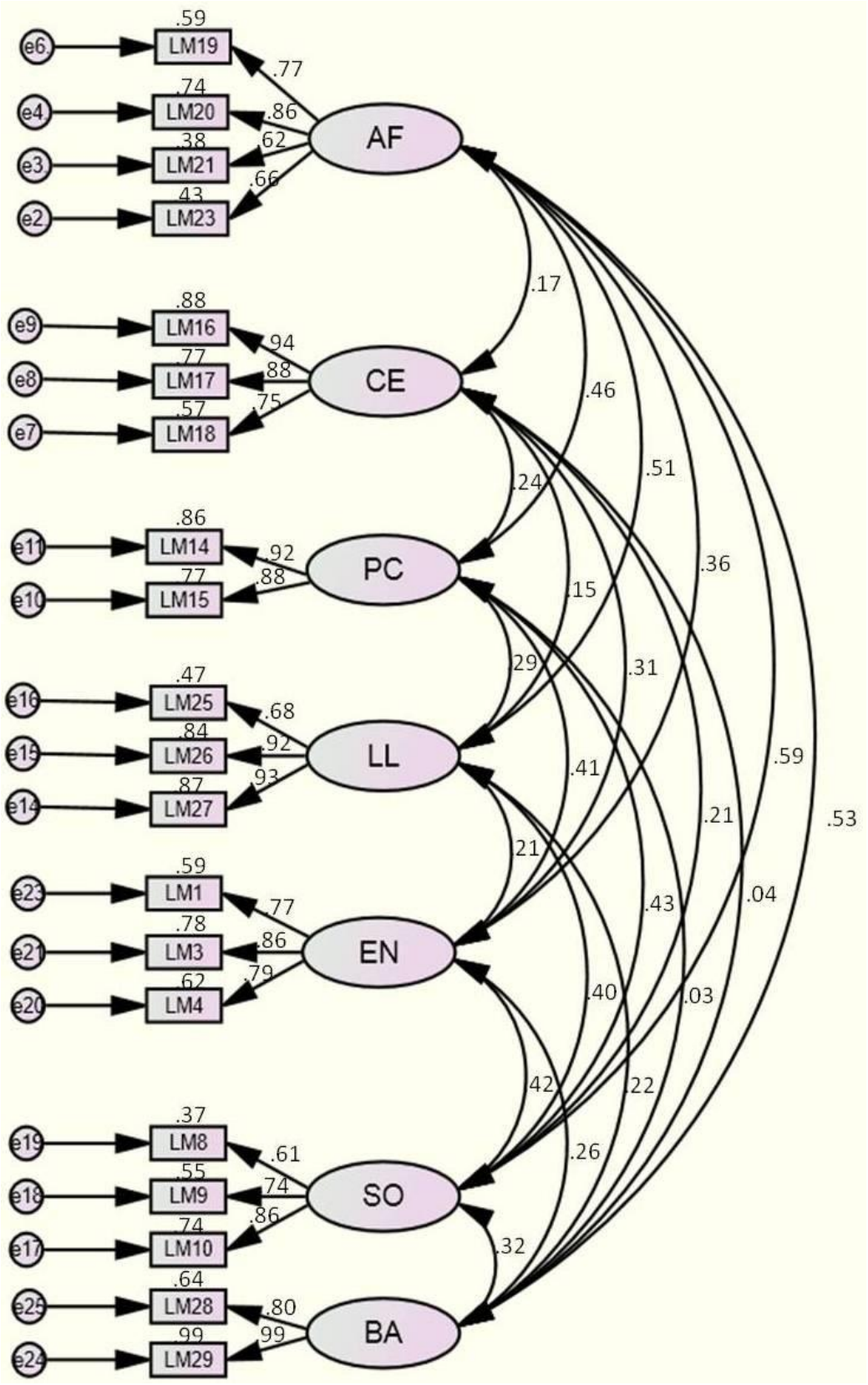


Figure 6.2: Measurement Model for PULL-M after Six Iterations

6.3.1.3 Transnational Behaviours (TB)

TB is measured by three latent variables as factored by the EFA: Communication with family and friends (SC), Financial transaction (FI) and Cultural exchange (CEX). CFA results indicated that the TB structure fits the data well after three iterations. In the first iteration, most of the absolute and incremental measures were able to meet the threshold value (e.g. χ^2, CMIN/DF, RMSEA, PCLOSE, TLI) (refer Table 6.15). The dimension of 'CEX' (item TB10 and TB11) was found to have a negative covariance with two other dimensions. In addition, the squared multiple correlations (SMC) for item TB11 was only 0.03, far below the threshold of 0.4. Thus, the dimension of 'CEX' was dropped from the structure. Item TB8 has been discarded as well as its standardised residual covariance (SRC) was higher than the threshold of 2.5. The modification indices (MI) of e3 and e4 was 17.966 (TB1 and TB2), thus they were correlated.

Upon the modification, the model fit of the second iteration resulted in a better incremental fit but several absolute fit indices were still performing below the acceptable level (e.g. χ^2, CMIN/DF, RMSEA, PCLOSE). The modification indices (MI) of e3 and e8 were among the highest (TB2 and TB5), thus the researcher correlated them in order to further improve the model fit. At the third iterations, the model fit was achieved with all the minimum requirements of the indices met (refer Table 6.15).

The absolute fit indices perform above the acceptable levels (CMIN/DF = 2.381; RMSEA = 0.079; PCLOSE = 0.093), except for χ^2 which is slightly more than two times of df. Even though the model did not obtain a *p* value higher than 0.05 (χ^2 = 28.574, df = 12, *p* = 0.000), this is among the common cases which happen to CFA where the Chi-square value is very sensitive to substantial sample size (Hair et al., 2010, p. 666). Both TLI (0.965) and CFI (0.980) were well above the threshold of 0.9, indicating a good incremental fit. The parsimony fit index of PNFI (0.552) was also

above the 0.5 value suggested by Mulaik et al. (1989). The Hoelter's critical N for 0.5 (165) and 0.1 (205) were near the desirable value of 200 proposed by Hoelter (1983) and well above the threshold of 75 (Kenny, 2014), indicating adequate sample size and can be accepted based on the Chi square value.

Table 6.15: Goodness of Fit (GoF) Measures of TB

Measures	**Fit Indexes**	**Acceptable Level**	**Iteration 1**	**Iteration 2**	**Iteration 3**
			Value(s)	Value(s) DEL CEX, TB8 COV e3 & e4	Value(s) COV e3 & e8
Absolute	Chi-square (χ^2)	< 2 times of df	122.5	39.081	28.574
	Degrees of freedom (df)		34	13	12
	Probability level (*p*)	> 0.05	0.000	0.000	0.005
	Normed Chi-square (CMIN/DF)	< 3	3.603	3.006	2.381
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.108	0.095	0.079
	p of Close Fit (PCLOSE)	> 0.05	0.000	0.016	0.093
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.878	0.949	0.965
	Comparative Fit Index (CFI)	≥ 0.9	0.908	0.969	0.980
Parsimony	PNFI	> 0.5	0.663	0.591	0.552
	PRATIO		0.756	0.619	0.571
Sample Size Adequacy	HOELTER .05	≥ 75	89	128	165
	HOELTER .01	≥ 75	103	158	205

The measurement model for TB after three iterations is shown in Figure 6.3. All remaining items are significant at the 0.05 level and obtained a standardised regression weight above 0.5 while the squared multiple correlations (SMC) are all above 0.4. All items were significantly associated with their respective latent variables as hypothesised in this study (refer Table 6.16).

Table 6.16: TB Regression Weights

			Estimate	S.E.	C.R.	P	SRW	SMC
TB4	<---	FI	1				0.837	0.701
TB3	<---	FI	1.109	0.073	15.287	***	0.839	0.705
TB2	<---	FI	0.81	0.061	13.268	***	0.678	0.459
TB1	<---	FI	1				0.806	0.65
TB7	<---	SC	0.761	0.069	10.963	***	0.676	0.457
TB6	<---	SC	0.897	0.065	13.796	***	0.854	0.729
TB5	<---	SC	1				0.914	0.836

SRW = Standardised Regression Weight
SMC = Squared Multiple Correlation

The convergent and discriminant validity were performed on the first order measurement model for PULL-M after sixth iteration. As shown in Table 6.17, all variables in the measurement model meet the threshold. The AVE ranges from 0.628 to 0.674 while the CR value spans between 0.859 and 0.870. The results show that the model has a good convergent validity and high level of consistency of relevant items in measuring the same construct.

Table 6.17: Convergent Validity of TB

	CR	AVE	MSV	ASV
FI	0.870	0.628	0.129	0.088
SC	0.859	0.674	0.129	0.088

The diagonally matrix of square root of the AVE and the inter-correlation among the variables is indicated in Table 6.18 below. The square root of the AVE ranges from 0.793 to 0.821. The result verifies that all the variables have high levels of discriminant validity. Based on the results, the researcher finalised the measurement model for TB after third iteration as shown in Figure 6.3.

Table 6.18: Discriminant Validity of TB

	FI	SC
FI	**0.793**	
SC	0.207	**0.821**

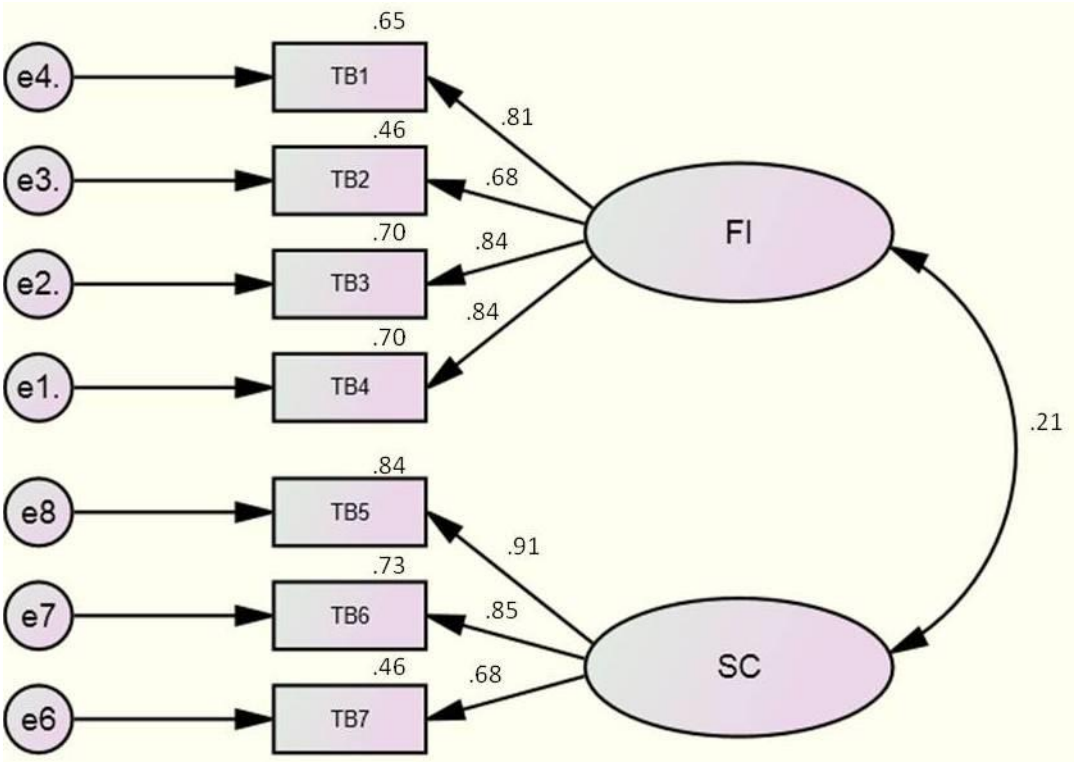


Figure 6.3: Measurement Model for TB after Third Iteration

6.3.2 First Order Measurement Model for all Constructs

The first order measurement model is assessed by combining all constructs (including the mediating and dependent variables) and the result is presented in Figure 6.4. CFA results indicated that the structure fits the data well in a single iteration (refer Table 6.19). The absolute fit indices performed above the acceptable levels (CMIN/DF = 1.513; RMSEA = 0.048; PCLOSE = 0.787). Even though the model did not obtain a *p* value higher than 0.05 (χ^2 = 2083.641, df = 1377, *p* = 0.000), this is among the common cases which happen to CFA where the Chi-square value is very sensitive to substantial sample size (Hair et al., 2010, p. 666). Both TLI (0.900) and CFI (0.913) met the

threshold of 0.9, indicating a good incremental fit. The parsimony fit index of PNFI (0.679) was also above the 0.5 value suggested by Mulaik et al. (1989). Even though both Hoelter's critical N for 0.5 (157) and 0.1 (161) were below the desirable value of 200 proposed by Hoelter (1983), the values were well above the threshold of 75 (Kenny, 2014), indicating adequate sample size and can be accepted based on the Chi square value.

Table 6.19: Goodness of Fit (GoF) Measures of 1st Order Measurement Model for All Constructs

Measures	Fit Indexes	Acceptable Level	Iteration 1
			Value(s)
Absolute	Chi-square (χ^2)	< 2 times of df	2083.641
	Degrees of freedom (df)		1377
	Probability level (*p*)	> 0.05	0.000
	Normed Chi-square (CMIN/DF)	< 3	1.513
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.048
	p of Close Fit (PCLOSE)	> 0.05	0.787
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.900
	Comparative Fit Index (CFI)	≥ 0.9	0.913
Parsimony	PNFI	> 0.5	0.679
	PRATIO		0.863
Sample Size Adequacy	HOELTER .05	≥ 75	157
	HOELTER .01	≥ 75	161

All items possess standardised regression weight of above 0.5 (majority of them are above the ideal index of 0.7) and a squared multiple correlation of above 0.4 (refer Table 6.20). Two items (HM3 and LM8) have slightly lower squared multiple correlations but an acceptable standardised regression weight. As this is an exploratory study while the indices' values were just slightly below the minimum threshold set in

this study (HM3: 0.391; LM8: 0.369), the researcher decided to retain these two items for further analysis. All items were significantly associated with their respective latent variables as hypothesised in this study. Therefore, no items were deleted in the first order measurement model for all constructs (Refer Table 6.20).

Table 6.20: Regression Weights of 1st Order Measurement Model for All Constructs

			Estimate	S.E.	C.R.	P	SRW	SMC
HM7	<---	HI	1				0.734	0.539
HM14	<---	ORD	1				0.72	0.518
HM12	<---	ORD	0.861	0.1	8.573	***	0.662	0.438
HM3	<---	ES	0.692	0.101	6.875	***	0.625	0.391
HM8	<---	HI	1.521	0.15	10.155	***	0.873	0.762
HM15	<---	ORD	0.907	0.097	9.367	***	0.74	0.548
HM5	<---	ES	1				0.94	0.883
HM1	<---	UPS	0.791	0.11	7.214	***	0.685	0.469
HM2	<---	UPS	1				0.841	0.708
HM13	<---	ORD	1.083	0.115	9.451	***	0.75	0.563
HM6	<---	HI	1.177	0.13	9.025	***	0.661	0.437

SRW = Standardised Regression Weight
SMC = Squared Multiple Correlation

			Estimate	S.E.	C.R.	P	SRW	SMC
TB4	<---	FI	1				0.855	0.731
TB3	<---	FI	1.056	0.077	13.667	***	0.835	0.697
TB2	<---	FI	0.752	0.073	10.342	***	0.665	0.443
TB1	<---	FI	0.912	0.071	12.877	***	0.791	0.625
TB7	<---	SC	1				0.684	0.467
TB6	<---	SC	1.179	0.105	11.256	***	0.863	0.745
TB5	<---	SC	1.286	0.113	11.328	***	0.904	0.817
OVS3	<---	OVS	1				0.852	0.727
OVS2	<---	OVS	1.055	0.067	15.833	***	0.897	0.804
OVS1	<---	OVS	0.9	0.078	11.484	***	0.696	0.484

			Estimate	S.E.	C.R.	P	SRW	SMC
LM23	<---	AF	1.03	0.102	10.073	***	0.683	0.466
LM20	<---	AF	1.253	0.1	12.49	***	0.836	0.699
LM21	<---	AF	1.061	0.112	9.478	***	0.64	0.409
LM19	<---	AF	1				0.765	0.585
LM18	<---	CE	1				0.754	0.569

LM17	<---	CE	1.322	0.096	13.706	***	0.88	0.774
LM16	<---	CE	1.355	0.096	14.098	***	0.937	0.878
LM15	<---	PC	1				0.861	0.741
LM14	<---	PC	1.11	0.083	13.3	***	0.945	0.893
LM27	<---	LL	1				0.933	0.87
LM26	<---	LL	0.976	0.049	19.841	***	0.918	0.842
LM25	<---	LL	0.668	0.053	12.499	***	0.685	0.469
LM10	<---	SO	1				0.865	0.748
LM9	<---	SO	0.904	0.084	10.726	***	0.744	0.554
LM8	<---	SO	0.74	0.084	8.799	***	0.607	0.369
LM4	<---	EN	1				0.793	0.628
LM3	<---	EN	1.348	0.101	13.344	***	0.884	0.781
LM1	<---	EN	0.861	0.072	11.943	***	0.769	0.591
LM29	<---	BA	1				0.925	0.855
LM28	<---	BA	0.909	0.066	13.75	***	0.861	0.741

			Estimate	S.E.	C.R.	P	SRW	SMC
EX2	<---	EX	1				0.883	0.779
EX1	<---	EX	0.824	0.049	16.773	***	0.765	0.585
EX3	<---	EX	1.007	0.054	18.733	***	0.875	0.766
EX4	<---	EX	1.138	0.051	22.151	***	0.961	0.923
VO2	<---	VO	1				0.892	0.795
VO1	<---	VO	0.834	0.072	11.573	***	0.685	0.469
VO3	<---	VO	1.03	0.064	16.095	***	0.904	0.817
VO4	<---	VO	0.891	0.067	13.344	***	0.832	0.692
LO2	<---	LO	1				0.957	0.915
LO1	<---	LO	0.901	0.043	21.065	***	0.872	0.761
LO3	<---	LO	0.968	0.044	21.875	***	0.884	0.782
LO4	<---	LO	0.944	0.055	17.056	***	0.852	0.726
NE2	<---	NE	1				0.878	0.771
NE1	<---	NE	1.147	0.061	18.917	***	0.924	0.854
NE3	<---	NE	1.037	0.063	16.498	***	0.842	0.709
NE4	<---	NE	0.788	0.066	11.865	***	0.689	0.475

The convergent and discriminant validity were performed on the first order measurement model for all constructs. As shown in Table 6.21, all variables in the measurement model meet the threshold. The AVE ranges from 0.517 to 0.817 while the CR value spans between 0.739 and 0.940. The results show that the model has a good

convergent validity and high level of consistency of relevant items in measuring the same construct.

Table 6.21: Convergent Validity of 1st Order Measurement Model for All Constructs

	CR	AVE	MSV	ASV
NE	0.903	0.702	0.217	0.028
AF	0.823	0.540	0.350	0.110
CE	0.895	0.740	0.099	0.025
PC	0.899	0.817	0.216	0.055
LL	0.887	0.727	0.256	0.049
SO	0.787	0.557	0.350	0.082
EN	0.857	0.667	0.177	0.064
BA	0.888	0.798	0.292	0.044
HI	0.803	0.579	0.098	0.023
ORD	0.810	0.517	0.039	0.012
ES	0.771	0.637	0.188	0.038
FI	0.868	0.624	0.072	0.016
SC	0.861	0.677	0.067	0.023
OVS	0.859	0.672	0.331	0.086
EX	0.928	0.764	0.217	0.049
VO	0.900	0.694	0.132	0.026
LO	0.940	0.796	0.331	0.048
UPS	0.739	0.588	0.188	0.040

The diagonally matrix of square root of the AVE and the inter-correlation among the variables is indicated in Table 6.22 below. The square root of the AVE ranges from 0.719 to 0.904. The result verifies that all the variables have high levels of discriminant validity. Based on the results, the researcher finalised the first order measurement model for all constructs in a single iteration as shown in Figure 6.4.

Table 6.22: Discriminant Validity of 1st Order Measurement Model for All Constructs

	NE	AF	CE	PC	LL	SO	EN	BA	HI	ORD	ES	FI	SC	OVS	EX	VO	LO	UPS
NE	**0.838**																	
AF	-0.222	**0.735**																
CE	-0.102	0.182	**0.860**															
PC	-0.110	0.465	0.239	**0.904**														
LL	0.058	0.506	0.154	0.287	**0.853**													
SO	-0.130	0.592	0.215	0.418	0.402	**0.746**												
EN	-0.179	0.362	0.314	0.401	0.218	0.421	**0.817**											
BA	0.076	0.540	0.069	0.026	0.223	0.354	0.292	**0.894**										
HI	-0.063	-0.044	-0.015	-0.112	-0.204	-0.207	-0.101	-0.054	**0.761**									
ORD	0.026	-0.086	-0.184	-0.152	0.004	-0.169	-0.198	0.008	0.100	**0.719**								
ES	-0.120	-0.025	-0.221	0.045	0.019	0.006	0.053	-0.285	0.182	0.132	**0.798**							
FI	0.046	0.157	0.150	0.129	0.268	0.183	0.043	0.046	-0.115	-0.015	-0.101	**0.790**						
SC	0.046	0.214	-0.011	0.056	0.233	0.258	0.075	0.228	-0.245	-0.115	-0.181	0.204	**0.823**					
OVS	-0.229	0.483	0.046	0.230	0.150	0.256	0.350	0.160	0.246	-0.059	0.298	0.003	-0.043	**0.820**				
EX	0.466	-0.367	-0.037	-0.228	-0.089	-0.219	-0.279	-0.041	0.066	0.010	-0.126	-0.042	-0.100	-0.371	**0.874**			
VO	0.073	-0.130	-0.020	-0.072	0.000	-0.158	-0.111	-0.039	0.026	0.002	-0.271	0.001	-0.037	-0.364	0.162	**0.833**		
LO	-0.086	0.249	0.072	0.199	0.118	0.168	0.300	0.104	0.032	-0.084	0.180	0.027	-0.034	0.575	-0.233	-0.327	**0.892**	
UPS	-0.217	0.088	-0.210	-0.142	-0.034	0.000	0.006	-0.025	0.313	0.135	0.434	-0.169	0.004	0.369	-0.201	-0.189	0.138	**0.767**

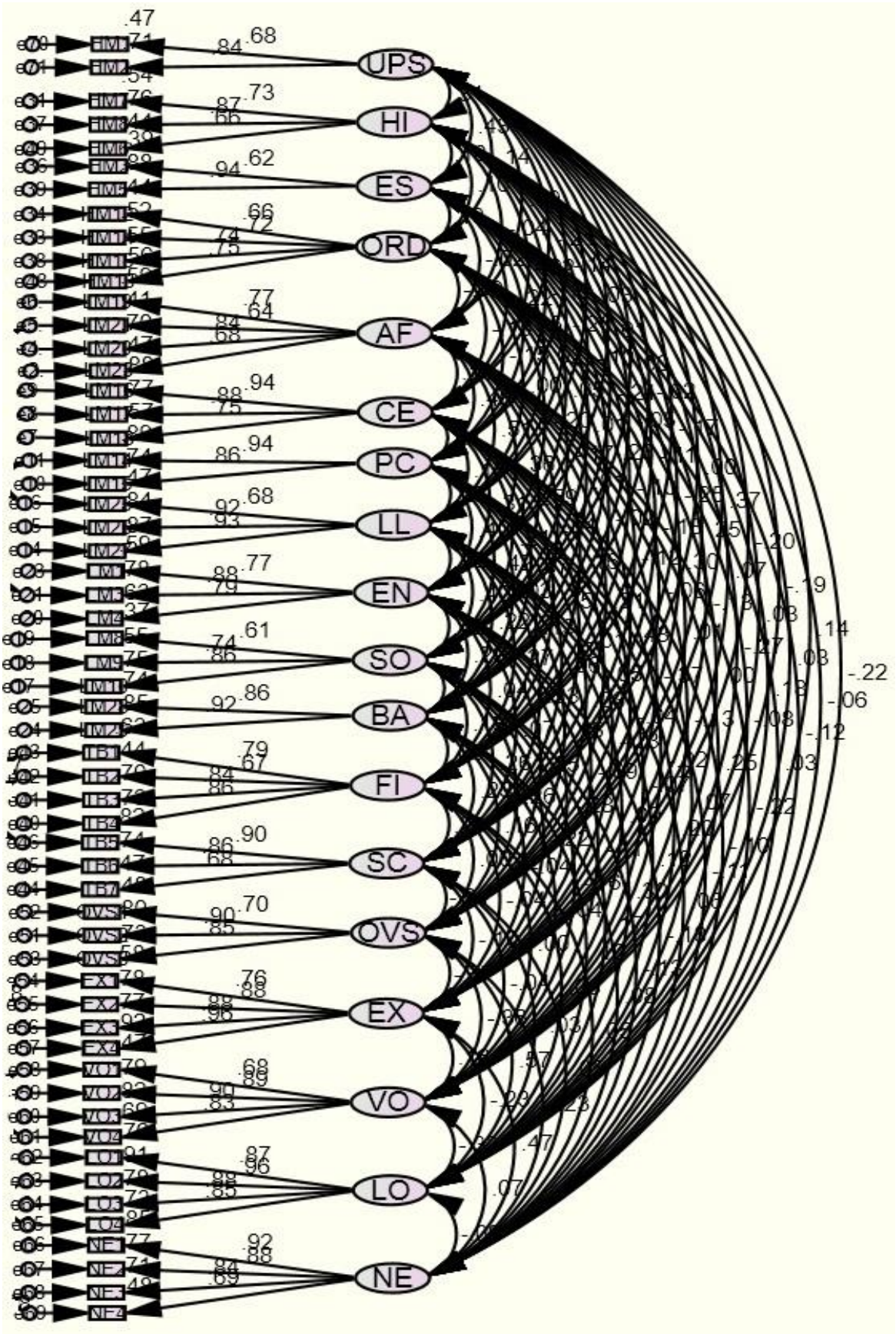


Figure 6.4: First Order Measurement Model of All Constructs

The CFA performed on the first order measurement model resulted in the deletion of 15 items (4 items from the PUSH-M construct, 8 items from PULL-M, and 3 items from TB) as summarised in Table 6.23. With the deletion process, a total of 57 items (11 items in 4 dimensions for PUSH-M; 20 items in 7 dimensions for PULL-M; 7 items in 2 dimensions for TB; 3 items for OVS; 4 items each for EX, VO, LO, NE) were retained for second order measurement model assessment.

Table 6.23: Summary of Items Deleted from CFA

Constructs	1st Order Dimensions	Original No. of Items	No. of Items Deleted	Items Deleted in CFA
PUSH-M	Escapism	3	1	HM4: My social ties in my original country of residence are weak.
	Prior Overseas Experience	3	3	HM9: I had good experience(s) of living overseas previously.
				HM10: My previous experience(s) travelling overseas have been good.
				HM11: My previous oversea travelling experience(s) inspired me to retire overseas.
PULL-M	Conducive Environment	6	3	LM2: The natural amenities (e.g. countryside, beach) are beautiful.
				LM6: The Malaysian political situation is stable.
				LM7: Malaysia is a safe country to live.
	People and Communication	4	2	LM12: The local people are friendly.
				LM13: The local people are honest
	Amenities and Facilities	7	3	LM22: The residential areas are modern and attractive.
				LM24: The country is easily accessible by air.
				LM30: Malaysia is a great travel hub.
TB	Social and Communication	4	1	TB8: I often exchange information with family and friends overseas through the Internet.

Culture	2	2	TB10: I introduce my own culture to the locals. TB11: I adapt my own culture to the local lifestyle.

6.3.3 Second Order Measurement Models

CFA results indicated that the second order structure marginally fits the data well in a single iteration (refer Table 6.24). The absolute fit indices performed above the acceptable levels (CMIN/DF = 1.546; RMSEA = 0.049; PCLOSE = 0.579). The model is significant with χ^2 =2300.909, df of 1488, and χ^2/df less than 2. In this exploratory study with most of the indices having met the minimum threshold, the model is deemed to be fit for further analysis. The CFI (0.900) met the threshold of 0.9. Even though the TLI is slightly below 0.9, it is still above the threshold mostly used by articles studied by Hinkin (1995) (at least 0.85) or the threshold of 0.8 proposed by Sharma et al. (2005) for a large model and a small sample size of around 200. The parsimony fit index of PNFI (0.712) was also above the 0.5 value suggested by Mulaik et al. (1989). Both Hoelter's critical N for 0.5 (154) and 0.1 (157) were below the desirable value of 200 proposed by Hoelter (1983). However, the values were well above the threshold of 75 (Kenny, 2014), indicating adequate sample size and can be accepted based on the Chi square value. In this exploratory study with most of the indices having met the minimum threshold, the model is deemed to be fit for further analysis.

Table 6.24: Goodness of Fit (GoF) Measures of 2nd Order Measurement Model for All Constructs

Measures	Fit Indexes	Acceptable Level	Iteration 1
			Value(s)
Absolute	Chi-square (χ^2)	< 2 times of df	2300.909
	Degrees of freedom (df)		1488
	Probability level (*p*)	> 0.05	0
	Normed Chi-square (CMIN/DF)	< 3	1.546
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.049
	p of Close Fit (PCLOSE)	> 0.05	0.579
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.893
	Comparative Fit Index (CFI)	≥ 0.9	0.900
Parsimony	PNFI	> 0.5	0.712
	PRATIO		0.932
Sample Size Adequacy	HOELTER .05	≥ 75	154
	HOELTER .01	≥ 75	157

The standardised regression weights of all items are significant at the 0.05 level and are above the minimum threshold of 0.5. Considering all regression weights of items, only PUSH-M to HI, PULL-M to CE, PULL-M to BA and TB to FI are below 0.5 levels (refer Table 6.25).

Table 6.25: Regression Weights of 2nd Order Measurement Model for All Constructs

			Estimate	S.E.	C.R.	P	SRW
UPS	<---	PUSH-M	1				0.701
HI	<---	PUSH-M	0.374	0.101	3.696	***	0.410
ES	<---	PUSH-M	0.851	0.179	4.763	***	0.668
ORD	<---	PUSH-M	0.076	0.109	0.696	0.487	0.064
AF	<---	PULL-M	1.087	0.178	6.11	***	0.881
CE	<---	PULL-M	0.407	0.129	3.162	0.002	0.268
PC	<---	PULL-M	0.923	0.182	5.078	***	0.532
LL	<---	PULL-M	0.968	0.182	5.305	***	0.536
EN	<---	PULL-M	0.796	0.16	4.968	***	0.519
SO	<---	PULL-M	1.036	0.176	5.876	***	0.695
BA	<---	PULL-M	1				0.489
FI	<---	TB	1.448	0.488	2.966	0.003	0.405
SC	<---	TB	1				0.504

SRW = Standardised Regression Weight

			Estimate	S.E.	C.R.	P	SRW
HM7	<---	HI	1				0.723
HM14	<---	ORD	1				0.719
HM12	<---	ORD	0.867	0.103	8.441	***	0.662
HM3	<---	ES	0.895	0.142	6.299	***	0.710
HM8	<---	HI	1.541	0.165	9.34	***	0.868
HM15	<---	ORD	0.902	0.099	9.113	***	0.733
HM5	<---	ES	1				0.826
HM13	<---	ORD	1.075	0.117	9.178	***	0.742
HM6	<---	HI	1.214	0.137	8.869	***	0.668
HM1	<---	UPS	0.907	0.14	6.461	***	0.731
HM2	<---	UPS	1				0.785
OVS3	<---	OVS	1				0.853
OVS2	<---	OVS	1.053	0.067	15.694	***	0.896
OVS1	<---	OVS	0.9	0.078	11.495	***	0.697

			Estimate	S.E.	C.R.	P	SRW
LM23	<---	AF	1.021	0.105	9.742	***	0.672
LM20	<---	AF	1.291	0.105	12.299	***	0.856
LM21	<---	AF	1.06	0.115	9.226	***	0.634
LM19	<---	AF	1				0.760
LM18	<---	CE	1				0.749
LM17	<---	CE	1.317	0.098	13.491	***	0.870
LM16	<---	CE	1.381	0.1	13.809	***	0.948
LM15	<---	PC	1				0.892
LM14	<---	PC	1.033	0.097	10.671	***	0.912
LM27	<---	LL	1				0.934
LM26	<---	LL	0.975	0.051	19.24	***	0.917
LM25	<---	LL	0.67	0.054	12.47	***	0.686
LM10	<---	SO	1				0.876
LM9	<---	SO	0.881	0.085	10.345	***	0.734
LM8	<---	SO	0.725	0.084	8.619	***	0.602
LM4	<---	EN	1				0.790
LM3	<---	EN	1.366	0.106	12.868	***	0.890
LM1	<---	EN	0.859	0.073	11.744	***	0.764
LM29	<---	BA	1				0.971
LM28	<---	BA	0.824	0.093	8.852	***	0.819
TB4	<---	FI	1				0.853
TB3	<---	FI	1.061	0.078	13.604	***	0.837
TB2	<---	FI	0.756	0.073	10.353	***	0.667
TB1	<---	FI	0.913	0.071	12.798	***	0.790
TB7	<---	SC	1				0.682
TB6	<---	SC	1.177	0.105	11.167	***	0.859
TB5	<---	SC	1.292	0.116	11.177	***	0.907

			Estimate	S.E.	C.R.	P	SRW
EX2	<---	EX	1				0.885
EX1	<---	EX	0.823	0.049	16.756	***	0.765
EX3	<---	EX	1.008	0.053	18.908	***	0.878
EX4	<---	EX	1.132	0.051	22.085	***	0.958
VO2	<---	VO	1				0.897
VO1	<---	VO	0.831	0.072	11.575	***	0.686
VO3	<---	VO	1.015	0.064	15.748	***	0.897
VO4	<---	VO	0.894	0.067	13.369	***	0.841
LO2	<---	LO	1				0.957
LO1	<---	LO	0.901	0.043	21.093	***	0.873
LO3	<---	LO	0.968	0.044	21.827	***	0.884
LO4	<---	LO	0.944	0.055	17.061	***	0.852
NE2	<---	NE	1				0.880
NE1	<---	NE	1.145	0.061	18.9	***	0.924
NE3	<---	NE	1.033	0.063	16.469	***	0.840
NE4	<---	NE	0.786	0.066	11.859	***	0.689

Several negative correlations are also observed in the model. Table 6.26 shows the covariance and the significance of these negative correlation paths. Among them, PUSH-M and TB, OVS and NE, EX and LO, EX and PUSH-M, EX and PULL-M, VO and LO, VO and PUSH-M, NE and PUSH-M, NE and PULL-M paths are significant. The negative correlations between any PUSH-M, PULL-M, TB, and OVS with EX and NE respectively, are expected as indicated in Chapter 2 of literature review. However, the negative correlations between VO and other constructs and PUSH-M and TB are interesting findings, which will be further verified through structural model assessment at a later stage. The correlations indicated between the independent variables (PUSH-M and PULL-M) and the dependent variables (EX, VO, NE) suggesting a direct relationship without the presence of OVS (mediating variable). Further structural analysis reveals the relationships.

Table 6.26: Covariance and their Significance of 2nd Order Measurement Model for All Constructs

Path			Estimate	S.E.	C.R.	P
PUSH-M	**<-->**	**PULL-M**	**-0.012**	**0.025**	**-0.472**	**0.637**
PUSH-M	**<-->**	**TB**	**-0.07**	**0.029**	**-2.395**	**0.017**
PULL-M	<-->	TB	0.048	0.015	3.133	0.002
OVS	**<-->**	**EX**	**-0.229**	**0.049**	**-4.675**	*******
OVS	**<-->**	**VO**	**-0.253**	**0.055**	**-4.56**	*******
OVS	<-->	LO	0.429	0.064	6.709	***
OVS	**<-->**	**NE**	**-0.111**	**0.037**	**-2.997**	**0.003**
OVS	<-->	PUSH-M	0.198	0.045	4.428	***
OVS	<-->	PULL-M	0.093	0.022	4.325	***
OVS	**<-->**	**TB**	**-0.007**	**0.017**	**-0.417**	**0.677**
EX	<-->	VO	0.228	0.104	2.203	0.028
EX	**<-->**	**LO**	**-0.357**	**0.111**	**-3.205**	**0.001**
EX	<-->	NE	0.465	0.081	5.734	***
EX	**<-->**	**PUSH-M**	**-0.153**	**0.073**	**-2.099**	**0.036**
EX	**<-->**	**PULL-M**	**-0.145**	**0.039**	**-3.734**	*******
EX	**<-->**	**TB**	**-0.044**	**0.034**	**-1.297**	**0.195**
VO	**<-->**	**LO**	**-0.569**	**0.13**	**-4.363**	*******
VO	<-->	NE	0.082	0.082	0.999	0.318
VO	**<-->**	**PUSH-M**	**-0.259**	**0.087**	**-2.967**	**0.003**
VO	**<-->**	**PULL-M**	**-0.066**	**0.038**	**-1.749**	**0.08**
VO	**<-->**	**TB**	**-0.014**	**0.038**	**-0.364**	**0.716**
LO	**<-->**	**NE**	**-0.105**	**0.087**	**-1.216**	**0.224**
LO	<-->	PUSH-M	0.206	0.089	2.328	0.02
LO	<-->	PULL-M	0.146	0.044	3.291	0.001
LO	**<-->**	**TB**	**-0.008**	**0.04**	**-0.206**	**0.837**
NE	**<-->**	**PUSH-M**	**-0.136**	**0.059**	**-2.317**	**0.02**
NE	**<-->**	**PULL-M**	**-0.06**	**0.027**	**-2.231**	**0.026**
NE	<-->	TB	0.021	0.027	0.797	0.426

The covariance between PUSH-M and PULL-M, OVS and TB, EX and TB, VO and NE, VO and PULL-M, VO and TB, LO and NE, LO and TB and NE and TB are not significant. The results are predictable as TB is proposed as a moderating variable between the independent variables and mediating variable.

Before proceeding to the structural model evaluation, the final dataset from the measurement model is tested for (a) normality of every item, and (b) multivariate normality distribution. All data are within the ± 1.0 range for both the skewness and kurtosis. Thus, the data satisfies the normality assumptions (Coakes & Steed, 2003; Hair et al., 2010). Refer to Appendix D and E.

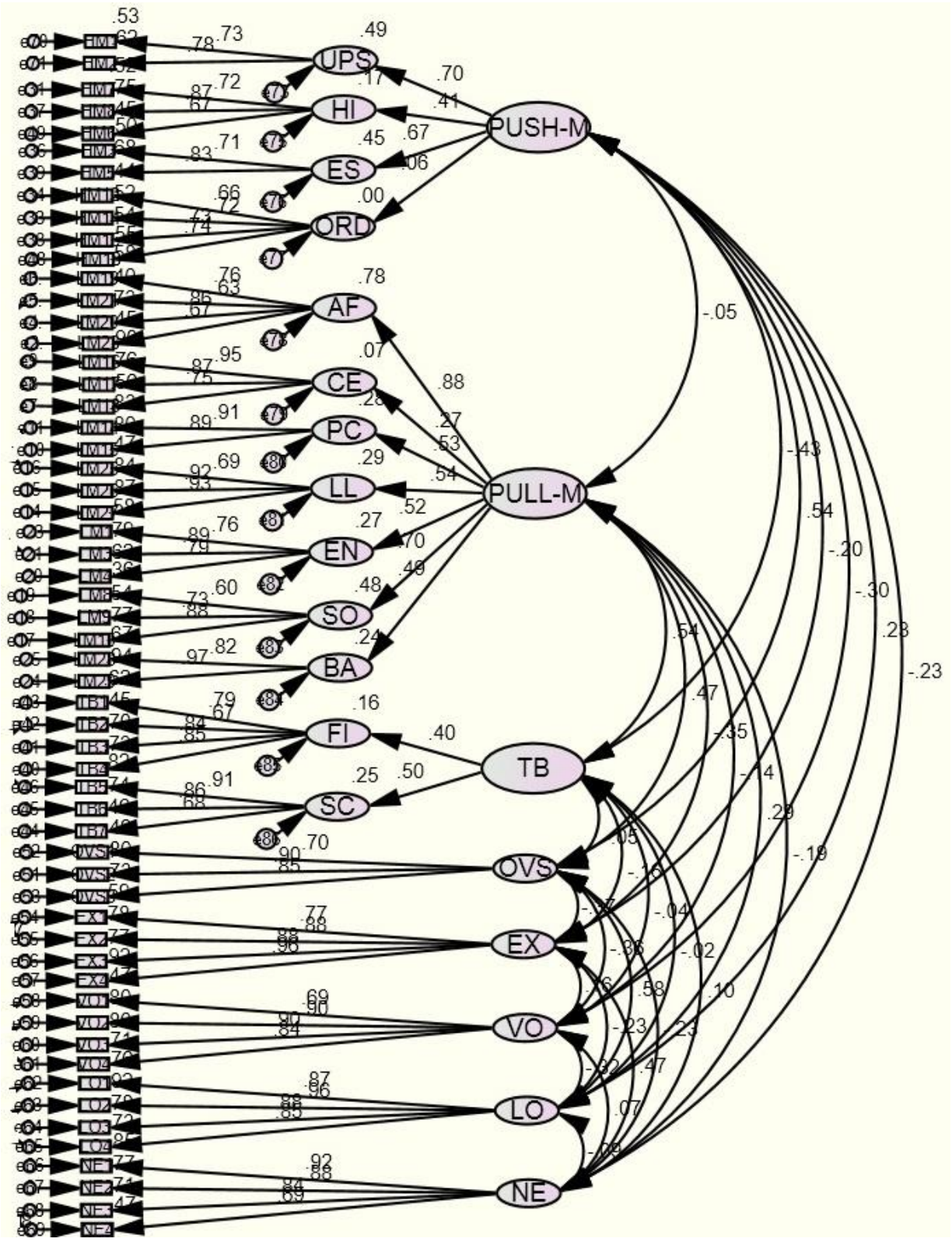


Figure 6.5: Second Order Measurement Model of All Constructs

6.4 Structural Model Assessment and Hypotheses Testing

The structural model assessment through multivariate analysis is to draw conclusions from the sample, in particular to the causal relationships and predictions between independent and dependent variables. Tests for multivariate assumptions are conducted and presented in section 5.2.7. It confirms the suitability of the data for further multivariate analysis. The structural model assesses the linear regression effects of the independent variables on the dependent variables, and the regressive effects of the dependent variables upon each other (Hair et al., 2010). Thus, it provides an evaluation of the study theory.

The theoretical model proposed to test eight hypotheses that involve the independent variables, mediating variable, moderating variable, and dependent variables. However, the measurement model assessment suggests the existence of a direct relationship between independent and dependent variables of the study constructs. Besides, relationships among some of the dependent variables are expected as shown in the measurement model assessment. Thus, the alternative structural model is evaluated to identify the potential causal relationships. The basic model is first examined, followed by a testing on the alternative model. Next, the model is integrated with the moderating effects between the exogenous and endogenous variables.

6.4.1 Basic Structural Model

The basic structural model as proposed in theoretical framework is shown in Figure 6.6. This model tests five hypotheses. Push motivation (PUSH-M) and Pull motivation (PULL-M) are the independent variables, Overall satisfaction (OVS) is the mediating variable, and Exit (EX), Voice (VO), Loyalty (LO), and Neglect (NE) are the dependent variables. The results show that both PUSH-M and PULL-M have a positive relationship with OVS and the relationship is significant (p<0.05). PUSH-M has a

slightly stronger effect on OVS (β= 0.57). Significant effect is also found between OVS and the four dependent variables. However, positive relationship only exists between OVS and Loyalty (LO) while negative effects are found with the other three dependent variables: Exit (EX), Voice (VO), and Neglect (NE). Among these relationships, OVS has the strongest effect on LO (β= 0.58), follow by EX (β= 0.41) and VO (β= 0.38). The effect of OVS on NE is the weakest (β= 0.26).

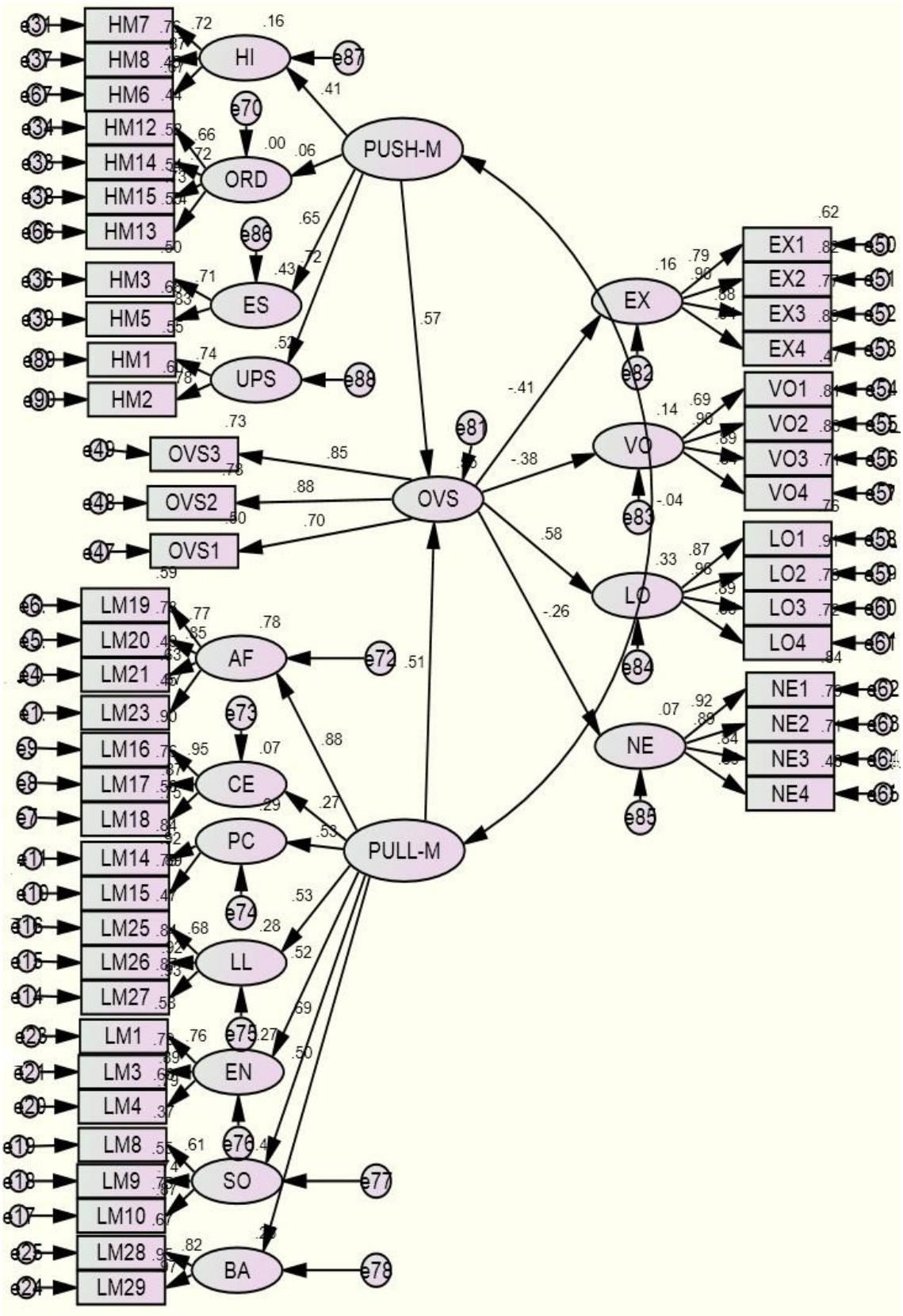
The GoF indices are summarised in Table 6.27. All indicators show good absolute model fit. Besides, the incremental and parsimony indices also confirm the appropriate level model fit. Thus, the structural model is deemed to be suitable to test and interpret the hypothesised relationships. The results are shown in Table 6.28. All five direct relationships are significant at 0.05 level. All hypotheses, except for H6 meet the theoretical relationship. Even though significant relationship was found in H6, the effect is negative instead of positive as suggested in human resource studies. Thus, the observed data supported all the basic hypothetical relationships, except for H6. In general, the finding supports previous literature, even in the Asian destinations, in particularly Malaysia.

Table 6.27: Goodness of Fit (GoF) Measures of Basic Structural Model

Measures	Fit Indexes	Acceptable Level	Iteration 1
			Value(s)
Absolute	Chi-square (χ^2)	< 2 times of df	1819.093
	Degrees of freedom (df)		1151
	Probability level (*p*)	> 0.05	0.000
	Normed Chi-square (CMIN/DF)	< 3	1.580
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.051
	p of Close Fit (PCLOSE)	> 0.05	0.349
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.900
	Comparative Fit Index (CFI)	≥ 0.9	0.906
Parsimony	PNFI	> 0.5	0.735
	PRATIO		0.94
Sample Size Adequacy	HOELTER .05	≥ 75	151
	HOELTER .01	≥ 75	156

Table 6.28: Hypotheses Testing Results on Direct Paths

Path	Hypotheses	β	P	S.E	C.R	Support
PUSH-M →OVS	**H1:** The push motivations (PUSH-M) positively influence retirees' overall satisfaction (OVS).	.565	***	.319	3.566	Yes
PULL-M → OVS	**H2:** The pull motivations (PULL-M) positively influence retirees' overall satisfaction (OVS).	.507	***	.107	5.839	Yes
OVS→ EX	**H5:** The retirees' overall satisfaction (OVS) negatively influences the intention of 'Exit' (EX).	-.406	***	.146	-5.337	Yes
OVS→ VO	**H6:** The retirees' overall satisfaction (OVS) positively influences the intention of 'Voice' (VO).	-.378	***	.167	-4.834	No
OVS→ LO	**H7:** The retirees' overall satisfaction (OVS) positively influences the intention of 'Loyalty' (LO).	.577	***	.189	7.565	Yes
OVS→ NE	**H8:** The retirees' overall satisfaction (OVS) negatively influences the intention of 'Neglect' (NE).	-.258	***	.150	-3.473	Yes



* Significant at 0.05 level

Figure 6.6: Basic Structural Model

The basic structural model results also provide the answer to which push and pull factors are most important in particular for influencing the retirees' overall satisfaction (OVS). Among the four dimensions contributing to the push motivations (PUSH-M) construct in the basic structural model, the 'unfavourable political and security' (UPS) and 'escapism' (ES) are the most important push factors with a β value of 0.723 and 0.652 respectively (refer Table 6.29). Both dimensions are significantly (p<0.05) contributing to the PUSH-M. The 'overseas retirement dream' (ORD) appears to be the least important push factor to influence the retirees' overall satisfaction.

Table 6.29: Importance of Push Factors

Path	β	P	S.E	C.R	Ranking
PUSH-M →UPS	.723	***	.771	3.594	1
PUSH-M → ES	.652	***	.626	3.603	2
PUSH-M → HI	.406	***	.100	3.594	3
PUSH-M → ORD	.055	.558	.300	.586	4

As shown in Table 6.30, the top three most important pull factors are 'amenities and facilities' (AF) (β= 0.882), 'socialisation' (SO) (β= 0.692) and 'people and communication' (PC) (β= 0.534). All three dimensions are significantly (p<0.05) contributing to the PULL-M. The 'cost and economics' (CE) is the least important pull factor to influence the retirees' overall satisfaction.

Table 6.30: Importance of Pull Factors

Path	β	P	S.E	C.R	Ranking
PULL-M →AF	.882	***	.772	3.443	1
PULL-M → SO	.692	***	.119	7.801	2
PULL-M → PC	-.534	***	.135	6.209	3
PULL-M → LL	-.526	***	.132	6.557	4
PULL-M → EN	.522	***	.120	6.068	5
PULL-M → BA	.496	***	.146	6.336	6
PULL-M → CE	.273	***	.109	3.443	7

6.4.2 Mediating Testing on Basic Structural Model

To reconfirm the direct effect correlations between the independent variables and dependent variables, an alternative basic structural model was assessed (refer Figure 6.7). The mediating variable (OVS) was excluded from the alternative basic structural model. The results show that both PUSH-M and PULL-M have a significant relationship with all the dependent variables (p<0.05). The results confirm the direct relationship between motivation variables and the post-satisfaction intentions (PSI) variables as indicated during the measurement model assessment. This shows that the OVS only act as a partial mediator between the relationships of the independent and dependent variables.

PUSH-M has the strongest effect on VO (β= 0.37) and weakest effect on LO (β= 0.31). On the contrary, PULL-M has the strongest effect on EX (β= 0.41) and weakest

effect on VO (β= 0.19). The GoF indexes are summarised in Table 6.31. All indicators show good absolute model fit. Besides, the incremental and parsimony indices also confirm the appropriate level model fit.

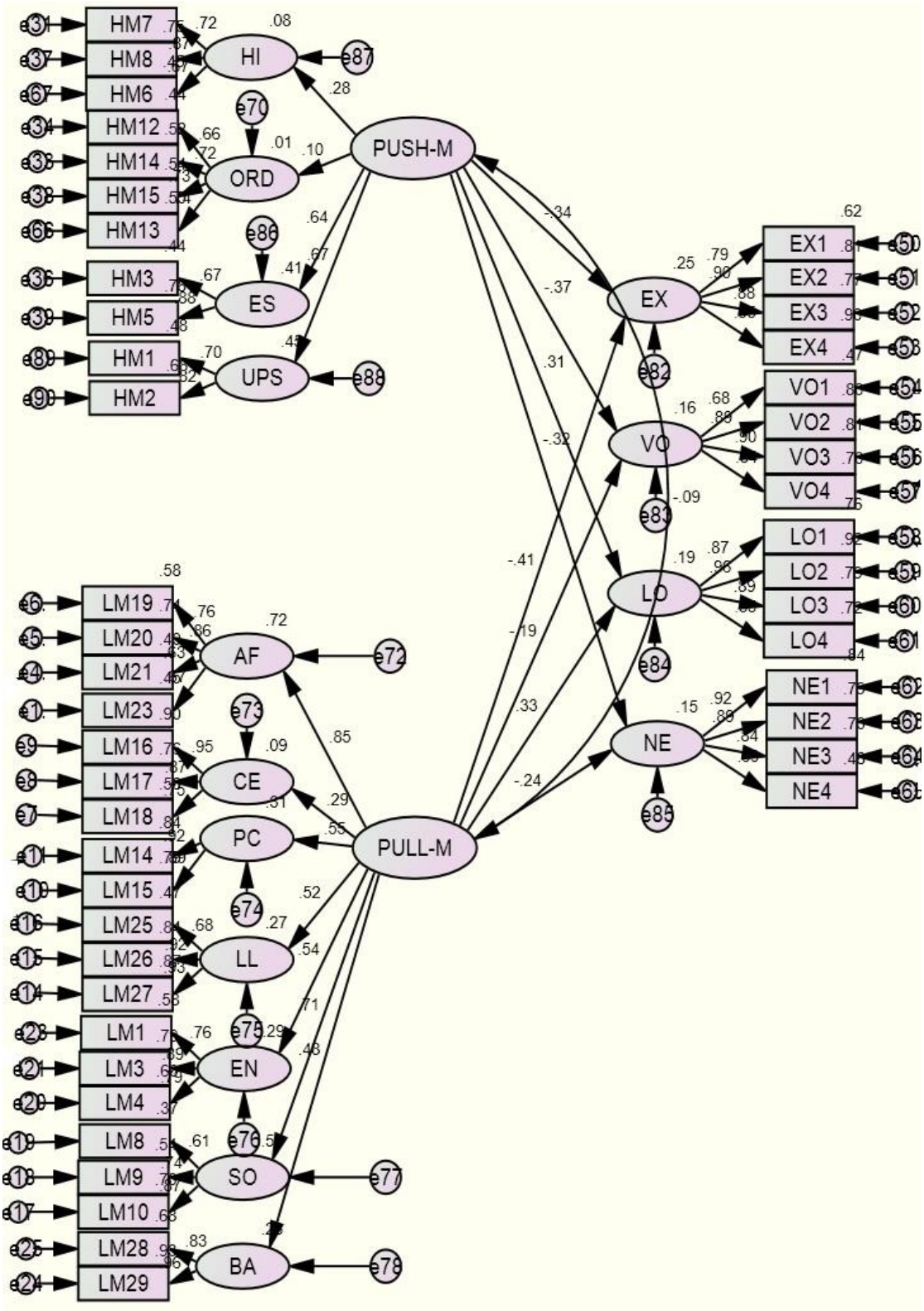
Table 6.31: Goodness of Fit (GoF) Measures of Structural Model to Test Direct Relationship between Independent Variables and Dependent Variables

Measures	**Fit Indexes**	**Acceptable Level**	**Iteration 1**
			Value(s)
Absolute	Chi-square (χ^2)	< 2 times of df	1635.137
	Degrees of freedom (df)		1008
	Probability level (*p*)	> 0.05	0.000
	Normed Chi-square (CMIN/DF)	< 3	1.622
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.053
	p of Close Fit (PCLOSE)	> 0.05	0.159
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.899
	Comparative Fit Index (CFI)	≥ 0.9	0.906
Parsimony	PNFI	> 0.5	0.735
	PRATIO		0.932
Sample Size Adequacy	HOELTER .05	≥ 75	148
	HOELTER .01	≥ 75	153

The results of the alternative structural model are shown in Table 6.32. All eight direct relationships are significant at 0.05 level. Similar to the effect between the OVS and the dependent variable, both the motivation variables only have a positive effect on LO and negative effect on the other three dependent variables.

Table 6.32: Direct Effects between Independent Variables and Dependent Variables

Path	β	P	S.E	C.R	Effect
PUSH-M →EX	-.335	.017	.773	-2.396	Negative
PUSH-M →VO	-.374	.015	.946	-2.430	Negative
PUSH-M →LO	.312	.020	.950	2.330	Positive
PUSH-M →NE	-.318	.020	.801	-2.318	Negative
PULL-M → EX	-.405	***	.201	-4.938	Negative
PULL-M → VO	-.187	.018	.215	-2.371	Negative
PULL-M → LO	.331	***	.250	4.187	Positive
PULL-M → NE	-.241	.002	.205	-3.048	Negative



* Significant at 0.05 level

Figure 6.7: Structural Model to Test Direct Relationship between Independent Variables and Dependent Variables

To determine the most important push and pull factors that influence the post satisfaction intentions (PSI) factors in the alternative structural model, Table 6.33 and 6.34 reveal the same answers as for the basic structural model. The 'unfavourable political and security' (UPS) (β= 0.674) and 'escapism' (ES) (β= 0.643) remain the top two most important push factors while the 'amenities and facilities' (AF) (β= 0.851), 'socialisation' (SO) (β= 0.708), and 'people and communication' (PC) (β= 0.553) are the top three most important pull factors. All the dimensions are also significant (p<0.05) contributing to its own construct. Similarly, the 'overseas retirement dream' (ORD) (β= 0.010) and the 'cost and economics' (CE) (β= 0.292) are the least important push factor and pull factor respectively.

The identical results from both the basic and alternative structural models further strengthen the determination of the most important push and pull factors.

Table 6.33: Importance of Push Factors (Alternative Model)

Path	β	P	S.E	C.R	Ranking
PUSH-M →UPS	.674	.007	1.457	2.695	1
PUSH-M → ES	.643	.007	1.251	2.709	2
PUSH-M → HI	.284	.007	.094	2.695	3
PUSH-M → ORD	.010	.322	.460	.990	4

Table 6.34: Importance of Pull Factors (Alternative Model)

Path	β	P	S.E	C.R	Ranking
PULL-M →AF	.851	***	.658	3.629	1
PULL-M → SO	.708	***	.128	7.757	2
PULL-M → PC	.553	***	.143	6.304	3
PULL-M → EN	.542	***	.128	6.153	4
PULL-M → LL	.517	***	.140	6.335	5
PULL-M → BA	.475	***	.154	5.919	6
PULL-M → CE	.292	***	.115	3.629	7

6.4.3 Structural Model with Moderating Effect

Besides measuring the direct relationships, this research also attempts to test the moderating effects of transnational behaviours (TB) on the relationship between the motivation variables and overall satisfaction. The moderator is a variable that may affect the relationship between two related variables. It may enhance/decrease the strength of the relationship, or alter the direction of the relationship (i.e. positive to negative or vice versa) (Lindley & Walker, 1993).

In SEM, there are several methods to test the moderating effect, depending on the type of the study variable. Multi-group Analysis method is appropriate when the moderator is a categorical variable, where groups are clearly defined and logical. The moderator which is a continuous variable, the 'Interaction' is the preferred method to test the moderating effect (Baron & Kenny, 1986; Byrne, 2009). This method requires several sets of calculations. The aggregated independent variable is multiplied by the

aggregated moderator in order to create a new variable for the purpose of moderating effect (Baron & Kenny, 1986; Byrne, 2009).

As the moderating variable (TB) is continuous data, the 'Interaction' method is adopted in this study. The mean for each construct (PUSH-M, PULL-M, TB) is calculated first. Based on the 'Interaction' method, the aggregated constructs are interacted through multiplication to test the moderating effect testing. However, this may cause a multicollinearity problem to the newly calculated variables due to a high correlation between the predictor and moderator. In order to solve this problem, the centred value of each construct needs to be calculated first. To create the centred variables, the researcher needs to first create a new variable (centred variable) by subtracting the individual predictor score from its mean score. The formula is illustrated as follows:

Predictor (or Moderator) – Predictor (or Moderator) mean

Next, as suggested in the 'Interaction' method, the researcher needs to multiply the centered predictor score and the centered moderator score to create a centered interaction variable (PUSH-M_TB and PULL-M_TB). This new variable is then introduced to the basic structural model for moderating effect testing (e.g. PUSH-M_TB→OVS and PULL-M→OVS). The interacted centered variables are introduced to the basic structural model (refer Figure 6.8), to test H3 and H4.

The GoF indexes are summarised in Table 6.35. All indicators show good absolute model fit. Besides, the incremental and parsimony indices also confirm the acceptable level model fit.

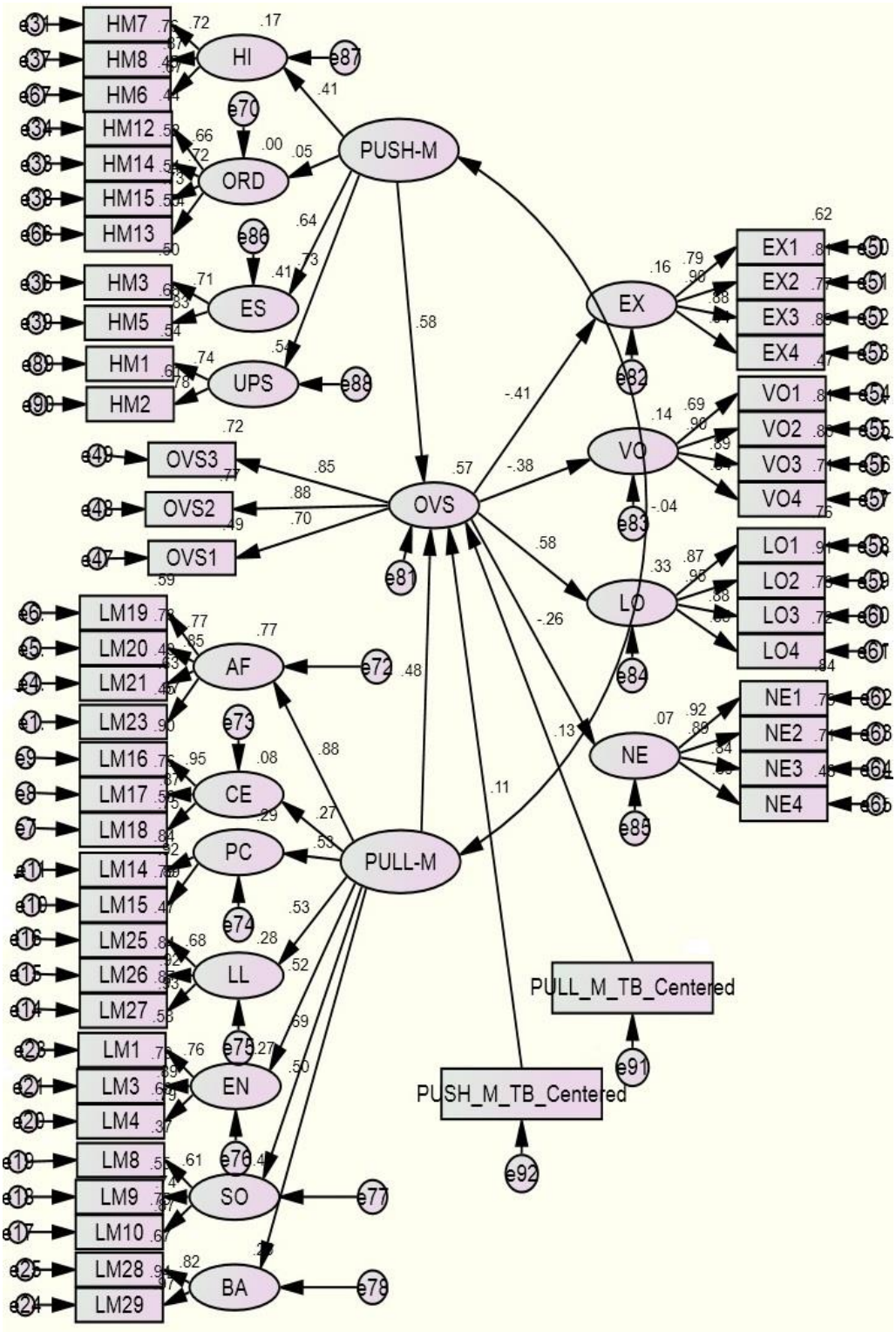
Table 6.35: Goodness of Fit (GoF) Measures of Moderated Structural Model

Measures	Fit Indexes	Acceptable Level	Iteration 1
			Value(s)
Absolute	Chi-square (χ^2)	< 2 times of df	1935.018
	Degrees of freedom (df)		1250
	Probability level (*p*)	> 0.05	0
	Normed Chi-square (CMIN/DF)	< 3	1.548
	Root Mean Square Error of Estimation (RMSEA)	≤ 0.08	0.050
	p of Close Fit (PCLOSE)	> 0.05	0.560
Incremental	Tucker-Lewis Index (TLI)	≥ 0.9	0.898
	Comparative Fit Index (CFI)	≥ 0.9	0.904
Parsimony	PNFI	> 0.5	0.728
	PRATIO		0.943
Sample Size Adequacy	HOELTER .05	≥ 75	154
	HOELTER .01	≥ 75	158

Thus, the moderated structural model is deemed to be suitable to test and interpret the hypothesised relationships. The results are shown in Table 6.36. As found in the basic structural model, both motivation variables have significant direct relationship with OVS at 0.05 level. However, when the motivation variables are moderated aggregately by transnational behaviours (TB), only the moderated pull motivations construct (PULL-M_TB) has a significant direct effect on OVS at 0.05 level, supporting H4. The relationship between PULL-M and OVS becoming weaker with the presence of TB (β= 0.507→0.126). On the contrary, H3 is rejected as the results show no significant relationship between the moderated push motivations construct (PUSH-M_TB) and OVS. In general, the finding supports the aggregated moderating effect of transnational behaviours (TB) on the relationship between motivation and overall satisfaction. However, the moderator is only effective on the pull motivations and not the push motivations.

Table 6.36: Hypotheses Testing Results on Moderating Effect of PUSH-M and PULL-M on OVS

Path	Hypotheses	β	P	S.E	C.R	Support
PUSH-M_TB →OVS	**H3:** Transnational behaviour (TB) moderates the relationship between the push motivations (PUSH-M) and retirees' overall satisfaction (OVS).	.107	.067	.100	1.832	No
PULL-M_TB → OVS	**H4:** Transnational behaviour (TB) moderates the relationship between the pull motivations (PULL-M) and retirees' overall satisfaction (OVS).	.126	.032	.150	2.149	Yes

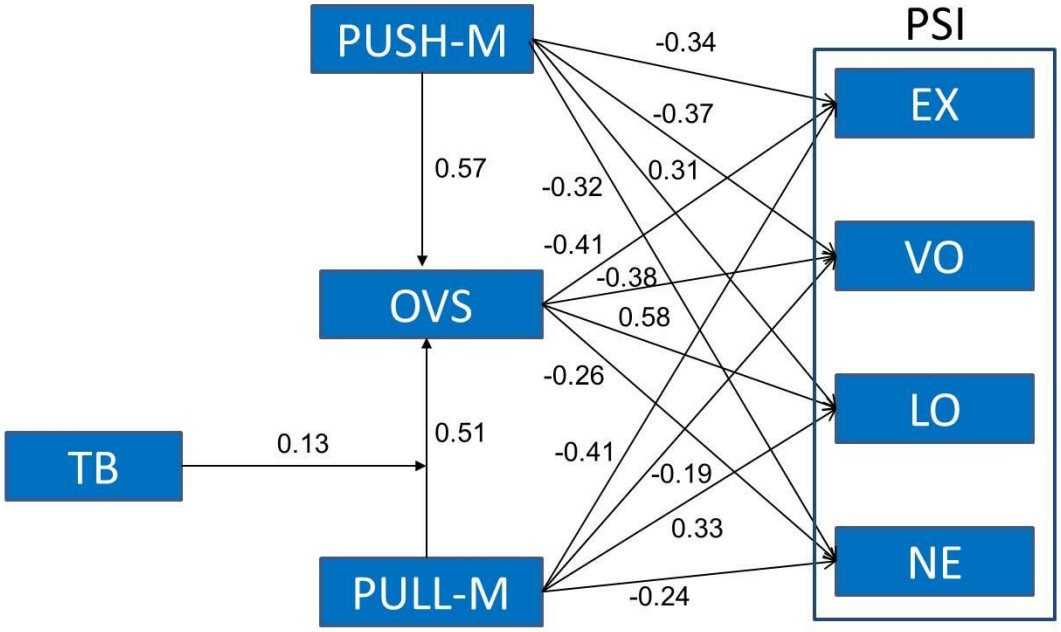


* Significant at 0.05 level

Figure 6.8: Structural Model for Moderating Effect of PUSH-M and PULL-M on OVS

This concludes that the proposal of TB moderating the effect of PULL-M on OVS is supported empirically while the moderator does not moderate the relationship between PUSH-M and OVS. In order to ensure the TB construct is only a moderator, the construct was also tested for a direct relationship with PUSH-M, PULL-M and OVS. The findings reveal no significant relationships, thus, supporting the proposition of TB as a moderating variable.

Based on the evaluated structural models, the final derived theoretical framework for this research is presented as in Figure 6.9.



Key: PUSH-M – Push Motivations; PULL-M – Pull Motivations; OVS– Overall Satisfaction PSI – Post-Satisfaction Intentions; EX – Exit; VO – Voice; LO – Loyalty; NE – Neglect; TB – Transnational Behaviours

Figure 6.9: Final Theoretical Framework of 'Second Home Retirement' (SHR) Model

6.5 Chapter Summary

This chapter continues the scale development process from the previous chapter, covering scale evaluation / validation. Before proceeding to the next process, a test-retest reliability assessment was performed in the second sub-sample set of 224 samples, to ensure the stability of the measures. The Cronbach's alpha values for all the factors in the second sub-sample achieve higher than 0.6 cutoff point, indicating good internal reliability. However, the item 'LM6' in Factor 5 (Conducive Environment) of PULL-M was dropped for its low inter-item correlation and item-total correlation.

Using the finalised dataset in the second sub-sample, the measurement model assessment was first performed using the Confirmatory Factor Analysis (CFA) for convergent validity and discriminant validity. The first order CFA for the three newly developed constructs (push motivations: PUSH-M, pull motivations: PULL-M, transnational behaviours: TB) was performed. Based on the model diagnostics requirements and the model fit indices (i.e. Chi-square, Degrees of freedom, Probability level, CMIN/DF, RMSEA, P CLOSE, TFI, CFI, PNFI) adopted in this study as indicated in Table 3.13 and Table 3.14 respectively (in Chapter 3), 14 items (4 items from the PUSH-M construct, 7 items from PULL-M, and 3 items from TB) were deleted from the first order measurement assessment. With the deletion, a total of 57 items (11 items in 4 dimensions for PUSH-M; 20 items in 7 dimensions for PULL-M; 7 items in 2 dimensions for TB; 3 items for Overall satisfaction (OVS); 4 items each for Exit (EX), Voice (VO), Loyalty (LO), Neglect (NE)) are retained for second order measurement model assessment.

The adapted OVS and PSI constructs were added to the structure to perform the second order CFA. This is to ensure the appropriateness of the measurement model for further structural model analysis. No items were further omitted in the second order

model as the final structure of all constructs meet the majority of the model diagnostics requirements and the results.

Unidimensionality of items in this study was verified as the items retained have loading factors at least 0.4 during EFA (refer Table 5.20, 5.24, 5.29, 5.33) and significant standardized regression weights between 0.607 and 0.961 (> 0.5) (refer Table 6.12). The convergent and discriminant validity were verified as well on the first order CFA measurement model. The AVE ranges from 0.52 to 0.82 while the CR value spans between 0.74 and 0.94, showing that the model has a good convergent validity and high level of consistency of relevant items in measuring the same construct. The pairwise comparison between the square root of the AVE for each variable and the inter-correlation among the variables in the measurement model also verify that all the variables have high levels of discriminant validity. Thus, the model is suitable for the final scale evaluation.

The model derived from the second order assessment is further evaluated for its nomological validity through the structural model assessment and hypothesis testing. Eight hypotheses proposed from the theoretical model that consisted of the independent variables, mediating variable, moderating variable and dependent variables were tested. Mediating testing has been performed on the basic structural model through an alternative model. The alternative model is to assess the direct relationship between independent and dependent variables as indicated in the correlations during the measurement model assessment. Finally, the model is integrated with the moderating effects between the exogenous and endogenous variables.

The results from the basic structural model as proposed in theoretical framework shows that both PUSH-M and PULL-M have a significant positive relationship with OVS. PUSH-M has a slightly stronger effect on OVS. Significant effect also found between OVS and the four dependent variables. However, positive relationship only

exists between OVS and LO while negative effects were found with the other three dependent variables: EX, VO, and NE. Among these relationships, OVS has the strongest effect on LO, followed by EX, VO, and NE.

The result from the alternative basic structural model shows that both PUSH-M and PULL-M have a significant relationship with all the dependent variables. The results confirm the direct relationship between motivation variables and the post-satisfaction intentions (PSI) variables as indicated during the measurement model assessment. This indicates that the OVS is a partial and not a full mediator between the relationships of the independent and dependent variables. Similar to the effect between the OVS and the dependent variable, both the motivation variables only have a positive effect on LO while the negative effect is witnessed in the other three dependent variables. PUSH-M has the strongest effect on VO and weakest effect on LO while PULL-M has the strongest effect on EX and weakest effect on VO.

Both the basic and alternative structural models present an identical result in determining the most and least important push and pull factors. The 'unfavourable political and security' (UPS) and 'escapism' (ES) are the top two most important push factors while the 'overseas retirement dream' (ORD) is the least important push factor. As for the most important pull factors, the 'amenities and facilities' (AF), 'socialisation' (SO), and 'people and communication' (PC) lead the list, while the 'cost and economics' (CE) is the lowest motivation.

Finally, in measuring the moderating effect of TB on the relationship between PUSH-M and PULL-M with OVS, the researcher applied the 'Interaction' method. The centred interaction method was applied, to avoid the multicollinearity problem. The interacted centred variables were then introduced to the basic structural model to test moderating effect. The positive relationship between the motivation variables and the OVS construct was not affected by the moderators. However, the effect of TB on the

relationship between PULL-M and OVS was significant and the relationship strength was slightly reduced when moderated by TB. Despite the finding only showing significant effect on the relationship between PULL-M and OVS, it supports the study proposal that the TB aggregated moderating effect on the relationship between motivation and overall satisfaction. In the next final chapter, the researcher discusses the findings as presented in Chapter 4, 5, and 6 before making the final conclusion of the study.

CHAPTER 7: DISCUSSION AND CONCLUSION

7.1 Introduction

This chapter discusses the findings of the first phase qualitative study and the second phase quantitative study in Chapter 4, 5, and 6. The study research questions are revisited and the hypotheses results are discussed accordingly. The discussion details the theoretical, marketing and management implications, based on the findings. It also points out the study limitations and makes suggestions for future research.

7.2 Research Overview

The main objective of this exploratory study is to develop a theoretical framework of 'Second Home Retirement' (SHR) Model based on the case study of 'Malaysia My Second Home' (MM2H) programme in Malaysia. The model enables us to understand the retirees' international retirement migration behaviours in a second retirement destination in general and specifically in Malaysia. The researcher proposes seven research objectives in this exploratory study, which are essential in guiding the research process.

RO1: To explore the motivations of international retirees to retire overseas.

RO2: To distinguish important push motivation factors to the international retirees.

RO3: To investigate the influence of the push motivation factors on the overall satisfactions.

RO4: To distinguish important pull motivation factors to the international retirees.

RO5: To investigate the influence of the pull motivation factors on the overall satisfactions.

RO6: To explore the transnational behaviours of the international retirees who reside in Malaysia.

RO7: To ascertain the moderating effect of transnational behaviours on the relationship between the international retirees' motivations (pull and push) and the overall satisfactions.

RO8: To investigate the effect of the international retirees' overall satisfactions on their post-satisfaction intentions.

To address the research objectives, the study design was conducted in two phases: Stage 1: Qualitative study, Stage 2: Quantitative study. The data analysis was guided by the four stages of new scale development as proposed by Ashill and Jobber (2010), Churchill (1979), DeVellis (2003), Hinkin (1995), Malhotra (2007), and Nunnally and Bernstein (1994). The stages are (1) Specify domain of the construct (2) Items generation (3) Scale development and construction (4) Scale evaluation/validation.

The first phase of the study provided an in-depth view to the second home retirement phenomenon. Despite the study is in Malaysian context, some common motivational factors to the existing Euro-American literatures are found, particularly the pull factors. However, with the diversity of international retirees who opted for the MM2H programme in Malaysia, several new push motivators were discovered. Newly explored pull factors were as important to understand second home retirement better even though it may be unique to Malaysia only. The qualitative focus on the international retirees' problems encountered and transnational behaviours further enhance the knowledge of second home retirement which the current literatures may be lacking of concentration.

The stringent methods applied (i.e. expert judges for content validity, data triangulation, maximum likelihood factor extraction, direct oblimin rotation, and Structural Equation Modelling) provide a robust and reliable procedures in the scale development process. The final structural model results provide evidence that the relationships between push motivations (PUSH-M) and pull motivations (PULL-M) and overall satisfaction (OVS) and the relationships between OVS and all the four post-satisfaction intentions (PSIs) (EX - exit, VO - voice, LO - loyalty, NE - neglect) are significant. An alternative structural model reveals that both PUSH-M and PULL-M have a significant direct relationship with all the four PSIs (EX, VO, LO, NE) as well. This indicates that OVS is just a partial mediator. The moderating effect of TB between PULL-M and OVS is supported, but not between PUSH-M and OVS.

Guided by the push and pull motivation theory and transnationalism theory, the following dimensions are identified:

PUSH-M: Prior Overseas Experiences (POE), Overseas Retirement Dream (ORD), Unfavourable Political and Security (UPS), Escapism (ES), Health Improvement (HI)

PULL-M: Amenities and Facilities (AF), Leisure Lifestyle (LL), Being Active (BE), Cost and Economics (CE), Conducive Environment (EN), People and Communication (PC), Socialisation (SO)

TB: Communication with Family and Friends (SC), Financial Transaction (FI), Cultural Exchange (CEX)

7.3 Discussion of Key Research Findings

This section discussed in detail the key findings from both phases of the study – qualitative and quantitative. Discussion will be made in comparison with the existing

literatures and in accordance to the research objectives, hypotheses, and findings of this research.

7.3.1 Push and Pull Motivations

The first phase of in-depth interview reveals that climate is a major motivating factor for the international retirees in Malaysia. The indication echoes the finding of previous studies (e.g. Breuer, 2005; Casado-Diaz et al., 2004; Howard, 2008; King et al., 1998; Ono, 2008; Rodriguez et al., 2004; Sunil & Rojas, 2005). Retirees are pushed to escape the unfavourable (cold) weather in their home country and pulled to live in a warmer climate destination. Retirees also link climate to the need to maintain health or to avoid the aggravation of current illnesses. As stated by Breuer (2005), in the Canary Islands, some German senior citizens retire to the Islands for their warm weather and to ease ailments such as arthritis. Even though 'climate and health reasons' are given by the majority of the respondents during the in-depth interviews, these factors receive the lowest mean scores (μ value of between 1.68 and 2.79) among the fifteen items measuring push motivations when tested quantitatively. However, good and affordable health care facilities further strengthen the pull factor of an international retirement destination (Breuer, 2005; Gibler et al., 2009; Rodriguez et al., 2004).

The majority of the retirees have substantial positive prior overseas experience. In fact, the univariate analysis reveals that items related to prior overseas experiences such as 'My previous experience(s) travelling overseas have been good' ($\mu = 4.03$), 'My previous oversea travelling experience(s) inspired me to retire overseas' ($\mu = 3.94$), and 'I had good experience(s) of living overseas previously' ($\mu = 3.92$) receive the highest mean scores among the push motivational factors. Several reference points were gathered from the previous experiences (Rodríguez, 2001; Rodriguez et al., 2004; Williams et al., 2000), and further strengthen their preference to retire overseas. The

findings support the existence of 'remote thoughts' in the retirement migration decision making, as suggested by Haas and Serow (1993). Remote thoughts are calculative decision making based on previous experiences.

To reduce anxiety, retirees prefer more affordable retirement destinations (Breuer, 2005; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004), simultaneously escaping high living expenses in their home countries. This provides a new perspective to the IRM study where cost is viewed as a push factor and a pull factor (e.g. Breuer, 2005; Breivik, 2012; Casado-Diaz et al., 2004; Gibler et al., 2009; King et al., 1998; Ono, 2008; Rodriguez et al., 2004). Besides, as observed by Hogan (1987) and Fournier et al. (1988), this study's respondents also compare the living costs between Malaysia and alternative retirement destinations such as Singapore.

Worsening security in the home country influences some retirees (majority of the Bangladeshi, Indian, and Pakistani respondents and minority of the Americans, British, and Japanese respondents) to look for a better second home retirement overseas so as to improve their safety. On the other hand, almost all the retirees (except for the Germans) indicate the attractiveness of Malaysia as a politically stable and secure country for retirement purpose.

Among retirees, one of the main draws of a retirement destination is the ability to communicate with important people in their daily lives. 'Ease of communication' and 'positive attitudes', either with locals or other retirees is crucial. In Malaysia, international retirees acknowledge the fact that English is widely spoken as a means of communication. The retirees rate Malaysia to have good ease of communication, good attitudes of the local people, and good socialisation environment (μ score of between 3.66 and 3.92). Another pull factor is family bonding, which is also reported by Breuer (2005). To be closer to family members and close friends is one of the main motivations

among retirees to reside in Malaysia. The decision to retire near friends and relatives reduces the distance gap (Marshall & Longino, 1988) among them and enhances family networks and kinship (Mullins et al., 1989; McHugh, 1990). This study also discovered that weak ties with the home country reduce the sense of belonging to the country. This subsequently induces the retirees to choose an alternative living destination. Similar to Sunil and Rojas (2005), this study also reveals that friendly locals are one of the draws which attract retirees to live in Malaysia.

The MM2H participants also look for an active change upon retirement (Sunil & Rojas, 2005) and recreation sports and entertainment opportunities (Ono, 2008; Sunil & Rojas, 2005; Gibler et al., 2009; Le Serre et al., 2013; Rodriguez et al., 2004). These enhance their retirement experiences in the host destination. The retirees who are less than 65 years old seek opportunity for achievement within their inner-self and at the same time fulfill their travel interest Malaysia is convenient as a travel hub ($\mu = 4.04$) with great network of flight connections ($\mu = 4.19$). This pull factor allows the retirees to travel easily to nearby and distant destinations. Travel is not seen solely as a means of self-development, but also as providing a continuous flow of positive experiences (Wong & Musa, 2014a).

The Americans, Australians, and British seem to be higher risk takers. A number of them made the retirement decision spontaneously, from the very beginning of their experience in Malaysia. The researcher terms this as ‘instant thoughts’ which greatly differs from remote thoughts (prior thoughts), a concept coined by Haas and Serow (1993). This finding supports Le Serre et al. (2013) and You et al. (2000)’s claims that the individualistic societies (e.g. Americans and British) are motivated by the ‘discovery’ factor. On the contrary, the Japanese travellers are less risk takers and are more family-oriented (Ritter, 1987; Cho, 1991).

Positive retirement book description supports the knowledge of the travel product, which in this study is the retirement destination. A retiree may be initially motivated by the basic push motivators such as unsuitable weather, unaffordable cost and health concerns. However, retirement destination books assist retirees in choosing the ideal retirement destination, turning their overseas retirement dream into reality. Thus, positive retirement book descriptions may present a number of attractive destination attributes which motivate retirees to make a final decision on the retirement location.

The retirement book description also triggers the 'second life' concept to some of the MM2H participants. The retirees regard the life of developing oneself, working for a company and raising children as a serious task, by separately naming this period as the 'first life'. During this life, they focus much of their daily affairs for the benefit of others, whom include family members, working colleagues, companies they work with and friends. It comes to no surprise when some of whom interviewed in this study, proudly announce the importance of the 'second life', during which the life entirely belongs to themselves. Retirees have ample time and are able to reflect on their previous 'first life', determining what has been missing and what needs may now be filled, with activities and interests. Some retirees even embark on many self-reflective activities such as writing or even publishing their experiences in books or articles.

Another observation in this study is the retirees' preference for natural amenities with serene and peaceful living environment. Retirees are seeking to have a peaceful mind and simple life, enjoy beautiful countryside and rest, away from their usual busy life. Countryside livings in Langkawi Island, Ipoh, Melaka, and Borneo (Sabah and Sarawak) are preferred by most of the Australians, British, and Chinese (including from Hong Kong). This observation supports previous studies where natural and cultural amenities motivate European retirees to reside within the same continent (Gibler et al.,

2009; Rodriguez et al., 2004). On the other hand, most retirees from the Asian nations prefer to live in large establishments, such as Kuala Lumpur. In the city, they prefer good international second home amenities and residential areas.

Among the unique findings of this study is 'food variety' as a retirement destination attribute. Respondents describe the need for exotic fruit and different cuisines. This motivation portrays a phenomenon where a flow experience is fulfilled from the most basic humankind living requirement, which is 'food'. The importance of this factor is further strengthened when it is highly rated by the retirees during the second phase of quantitative studies. Both items related to exotic food and food diversity in Malaysia receive high mean scores of 4.18 and 4.26 respectively.

Fifteen push and thirty pull motivation items were developed deductively and inductively at the beginning stage of the study. Using the maximum likelihood factor extraction and direct oblimin rotation methods of the exploratory factor analysis during the scale development and construction stage; five push motivational factors were derived. These are prior overseas experiences (POE), overseas retirement dream (ORD), unfavourable political and security (UPS), escapism (ES), and health improvement (HI). On the other hand, seven pull motivational factors were identified: amenities and facilities (AF), leisure lifestyle (LL), being active (BA), cost and economics (CE), conducive environment (EN), people and communication (PC), and socialisation (SO).

In confirmatory factor analysis during the scale evaluation stage, as shown in Table 6.9, the dimension of 'prior overseas experiences' (POE) and one item from 'escapism' dropped from further analysis. Besides that, seven items were also omitted from the pull motivations: three items from 'conducive environment', and two items, each of the dimensions of 'people and communication' and 'amenities and facilities'. The newly developed scales were purified, before entering on the final structural model assessment stage.

7.3.2 Push and Pull Motivations Relationship with the Retirees' Overall Satisfaction

Tourism products and proper market segmentation (Kozak, 2002a) are often built with the understanding of travellers' motivation. Uysal et al. (2008) particularly suggested the use of pull factors in monitoring tourists' satisfaction level. Destination marketers are able to plan and design better tourism products and services (Dunn Ross & Iso-Ahola, 1991) by identifying and developing the right pull factors. The right application of motivation ensures proper correspondence with traveller satisfaction (Crompton & McKay, 1997; Dunn Ross & Iso-Ahola, 1991; Eusébio & Vieira, 2013; Fang et al., 2008; Fielding et al., 1992; Mannell & Iso-Ahola, 1987; Prebensen et al., 2010; Yoon & Uysal, 2005; Žabkar et al., 2010). In fact, both motivations and satisfaction are the basic constructs in understanding tourism behaviour (Devesa et al., 2010; Dunn Ross & Iso-Ahola, 1991; Lee et al., 2004).

The structural model assessment was performed to test the effect of push motivations (PUSH-M) and pull motivations (PULL-M) on the retirees' overall satisfaction (OVS). The dataset supports the hypothesis that PUSH-M influences positively on the retirees' OVS ($\beta = 0.565$, $p = .000$, S.E. = 0.319, C.R. = 3.566). This outcome contradicts the result obtained by Yoon and Uysal (2005), where the hypothesised relationship between the two constructs was not supported. Similar to PUSH-M, the PULL-M also influences positively on the retirees' OVS ($\beta = 0.507$, $p = .000$, S.E. = 0.107, C.R. = 5.839). The finding supports many empirical works in the tourism field (e.g. Chi & Qu, 2008; Devesa et al., 2010; Fang et al., 2008; Žabkar et al., 2010) while it contradicts Yoon and Uysal (2005)'s study, which discovered the inverse relationship between pull motivations and overall tourist satisfaction.

The motivational factors (push and pull) have an effect size of 0.553 (reflected by the squared multiple correlations) over the OVS. This indicates that the multiple

regression model of motivational factors (push and pull) accounts for about 55.3% of the OVS variance. It is noted that human behaviour study (e.g. psychology, social science) would normally generate a result of 50% or lower as the human behaviours are rather difficult to predict as compared to, say, physical processes (Frost, 2013). The findings reveal that there are other possible exogenous factors which could have impacts on the OVS, such as perceived value, destination image, actual experience through specific satisfaction attributes and others.

Within the multiple regression model of motivational factors, the effect of PULL-M on OVS is relatively weaker than PUSH-M as the path coefficient is slightly lower at 0.507 (PUSH-M = 0.565). The existing variance explained by only about 50% level provides an indication to future researchers that more dimensions for each of the PUSH-M and PULL-M constructs may be further explored.

7.3.3 Transnational Behaviours (TB)

There were no new themes discovered on the TB construct in the in-depth interviews, an area which is much studied in the general migration area. The findings mirror general retirement migration literatures, in which there is formal communication with family and friends, financial transaction, and cultural exchange.

The common transnational practices among the MM2H participants in transferring funds in and out of the country, is a finding widely supported by previous studies (e.g. Alarcon, 1995; Kyle, 2000; Glick Schiller & Fouron, 2001; Gardner & Grillo, 2002; Roberts, Reanne, & Lozano-Ascencio, 1999; Schiller, Basch, & Blanc-Szanton, 1992). Often the funds are for daily living expenses (Massey & Parrado, 1994) and/or property acquisition (Aguilera, 2004). Unlike the general migrants where fund were transferred back to own or sustain property in their homeland, some international retirees in Malaysia receive overseas income from their rented property.

To some retirees, retirement is not confined to rest and relaxation only. The study discovered that the international retirees also work leisurely through own business establishments. Thus, the fund transfer may also be carried out to sustain the business in Malaysia. The funds are generally transferred from their overseas pension funds or own overseas bank accounts. While income repatration to home country is common among the general migrants (Aguilera, 2004), the activity is not a case among the international retirees in Malaysia.

The current advancement of communications and transport (de Haas 2005; Portes, 1999; Vertovec, 2004) enables the international retirees to practice transnational-communication and travel. Visits to their family and friends overseas are more easily and conveniently done. Besides the conventional telephone calls as found by Breuer (2005) in his study of German retirees in the Canary Islands, the retirees in Malaysia also use the Internet (e.g. Skype) to make frequent contact and information exchange with their family and friends (Alarcon, 1995; Roberts, Reanne, & Lozano-Ascencio, 1999; Schiller, Basch, & Blanc-Szanton, 1992).

The strategic geographical location of a tourist destination and perhaps the introduction of the low cost airlines (Wong & Musa, 2011) ease the trans-mobility of people across borders (Alarcon, 1995; Roberts, Reanne, & Lozano-Ascencio, 1999; Schiller, Basch, & Blanc-Szanton, 1992). The good flight connectivity and strategic travel hub of Malaysia encourage the retirees to travel regionally and/or globally to maintain their social ties. In fact, about 70% of the respondents in this study spend more than 2 weeks on overseas trips (e.g. to visit family and friends in the country of residence and/or to other holiday destinations). Some Japanese retirees also mentioned that overseas travel is necessary for them to take care of their elderly parents in Japan while some need to check on their rented properties back home. Despite travelling overseas seem to be a unique feature among the international retirees as compared to the

general migrants, the authors believe that the travelling behaviour simply due to the social contact factor.

The study has a similar observation as Ono (2010) about the transnational lifestyles of Japanese retirees in Malaysia. Retirees are either replicating their original lifestyle or adapting to the local lifestyle while retiring in the country. In most cases, a blend of lifestyle and culture are practiced among them. Some retirees blend well with the local living (e.g. Play guitar and having jam sessions with the local people) while some prefer to introduce their own culture to the locals instead (e.g. English tea drinking culture). As the retirees may have lived in multiple destinations (multi-habitation), the transnational lifestyle and culture is evident. In fact, this transnational behaviour enriches the local culture in Malaysia, adding to its already well known attribute of a multi-cultural society.

7.3.4 The Effect of Transnational Behaviours (TB) on the Relationships between Push and Pull Motivations with the Retirees' Overall Satisfaction

As described in Chapter 2, transnational behaviours develop not just by one but by an accumulation of transnational activities. The transnational activities facilitate successful adaptation of migrants (Portes et al., 1999), alter the migrants' interaction with the daily social life (Shain, 1999; Levitt, 2001), and modify their overall experiences (Vertovec, 2004) at the host destination.

The study reveals TB significant moderating effect on the relationship between the pull motivations (PULL-M) and the retirees' overall satisfaction (OVS). However, the proposition of TB moderating the relationship between push motivations (PUSH-M) and the retirees' OVS is not supported. The retirees' push motivations are driven by internal desires to travel overseas. In general, the retirees' would have thought and considered thoroughly on most of the push motivators before the overseas retirement

decision was made. An exception could perhaps be said for those who are adventurous enough in making instant retirement decision which is driven by 'instant thoughts'. As explained earlier, PUSH-M has a stronger influence (β = 0.565) than the PULL-M (β = 0.507) on the retirees' OVS. However, as the degree of influence only differs slightly, the researcher could not conclude that this factor affects the moderating effect of transnational behaviours (TB).

On the contrary, the PULL-M reflects the destination attributes which consistently found in many tourism studies as a function of OVS (e.g. Chi & Qu, 2008; Fang et al., 2008; Yoon & Uysal, 2005; Žabkar et al., 2010). This study found a negative effect which means TB reduces the influence intensity of PULL-M on the retirees' OVS (β = 0.507 → 0.126). The negative effect may perhaps suggest that the environment in Malaysia is not conducive enough for the retirees to perform effective transnational activities. The higher involvement in TB; the positive influence of destination attributes diminishes and affects the retirees' OVS of retiring in Malaysia. The transnational activities that are experienced by the retirees also exposed them to information and alternative retirement destinations overseas. In fact, 19% of the 504 respondents indicated that they are considering other retirement destination besides Malaysia. The in-depth interviews also revealed several challenges experienced by the retirees relating to transnational behaviours. For example, some respondents were unhappy with the unreliable postal service which limited their opportunity to send and/or receive parcels from overseas. It also affected their communication flow with their family and friends overseas and created a more severe cultural issue, such as insufficient worship places to practice their religious obligation.

7.3.5 Retirees' Overall Satisfaction (OVS) on Post-Satisfaction Intentions (PSI) of Exit (EX), Voice (VO), Loyalty (LO), and Neglect (NE)

According to the literatures, OVS has a positive relationship with LO and an inverse relationship with EX and NE (refer Adler & Golan, 1981; Anderson & Sullivan, 1993; Campion & Mitchell, 1986; Chi & Qu, 2008; Cotton & Tuttle, 1986; Cronin et al., 2000; Dalessio et al., 1986; Hom et al., 1984; Muchinsky, 1977; Petty & Bruning, 1980; Steel & Ovalle, 1984; Taylor & Baker, 1994). However, instead of supporting the previous literatures, this study found a negative influence of OVS on VO instead. During the in-depth interviews, some MM2H participants voiced out several challenges while retiring in Malaysia. This shows that unsatisfied retirees would want to voice their concerns and suggest improvements to the MM2H authorities. Since Malaysia is their retirement destination, the retirees treat Malaysia as their second home. Thus, it is essential for the retirees to look for a conducive environment that allows them to sustain and enjoy their retirement age. However, there is basically no systematic and established official medium that allows the retirees to voice their opinion, grievances, and suggestions to the MM2H authorities. Thus, most retirees seek assistance and advice from their counterparts in the online forum (e.g. my2home.info, @llo' Expat Malaysia, Expat Go Malaysia) or specific nationality's club (e.g. Japan Club). Some tried to voice their concerns and suggestions to the MM2H authorities indirectly through the MM2H agents or MM2H representatives. For example, on behalf of the Japanese MM2H participants, a veteran Japanese MM2H representative voiced their unhappiness over the unavailability of a Japanese doctor in Malaysia. He also suggested to the MM2H Centre to bring in a Japanese doctor to cater to the rising Japanese second home retirees. Eventually, a Japanese doctor was brought in to work in a private hospital in the city of Kuala Lumpur, serving mainly the Japanese community. Therefore, instead of a positive relationship between OVS and VO as proposed from the human resource

literatures, the retirees would voice their complaints and/or suggestions for improvement when they are unhappy or unsatisfied with certain situations.

When the retirees are satisfied and happy with their retirement experience in Malaysia, they spread positive word-of-mouth to their family and friends. Thus, the results support the direct positive relationship between OVS and LO. The positive influence also ensures the retirees' commitment (Aranya et al., 1986; Ferris & Aranya, 1983; Rusbult & Buunk, 1993) and good citizenship behaviour (Bateman & Organ, 1983; Smith et al., 1983).

Vice versa, when the retirees are dissatisfied and there are no proper channels for them to voice out their concerns, they may start to neglect Malaysia and spending more time in their country of residence or in another retirement destination. When the unfavourable situation does not improve after some time, as indicated by some of the participants during the in-depth interview stage, the retirees may withdraw from the second home programme and leave Malaysia for good. Hence, the results support the direct negative relationship between OVS and both the EX and the NE. In this study, the retirees' OVS is a strong indicator of their patience on the retirement destination when challenges arise, particularly when they believe that Malaysia is probably as good as any other alternative retirement destination(s).

7.3.6 Push and Pull Motivations on Post-Satisfaction Intentions (PSI) of Exit (EX), Voice (VO), Loyalty (LO), and Neglect (NE)

The alternative basic structural model reveals that the push and pull motivations have a direct relationship with all four PSI constructs. In fact, the relationship directions are exactly the same as the relationship between the retirees' OVS and the PSI constructs. This clearly shows that the international retirement motivations are strong enough to affect all four PSI constructs directly to a certain extent. In fact, the result

reflects a similar finding of Yoon and Uysal (2005) where the tourists' push motivation was found to have a direct positive relationship with destination loyalty. Perhaps, the internal drive (or source of motivation) and destination attributes overshadowed the importance of actual experience to the international retirees in regards to retiring in an overseas destination.

As discussed earlier in section 7.3.4, the retirees' push motivations are generally thought and considered thoroughly before the decisions on overseas retirement and second home retirement destination were made. In fact, some of the push motivators are strong enough to push the retirees to leave their original country of residence, such as unfavourable political and security (UPS) and escapism (ES). Thus, the stronger the motivator is; the less the possibility of the retirees' intention to neglect and/or exit the second home retirement programme in Malaysia. Similarly, the stronger the pull motivations perceived by the retirees, particularly the amenities and facilities (AF), socialisation (SO), and people and communication (PC); the lower will be the intention to neglect and exit.

The direct relationship between the motivation constructs and the PSI constructs found in this study clearly indicates that the retirees' OVS is merely a partial and not a full mediator.

7.4 Research Contributions

This research offers several knowledge and practical contributions. In regards to knowledge enhancement, theoretical and methodological contributions are presented below. While on practical contribution, this study provides several marketing and managerial implications.

7.4.1 Theoretical Contributions

This research inductively and deductively investigates the international retirement migration (IRM) area within the Asian destinations, in particularly Malaysia. The Second Home Retirement (SHR) model developed in this study proposes the relationship between the constructs of international retirees' motivations (PUSH-M, PULL-M), overall satisfactions (OVS), post-satisfaction intentions (PSI) of exit (EX), voice (VO), loyalty (LO), neglect (NE), and transnational behaviours (TB) when residing in an international retirement destination overseas. Based on the evaluated structural models, the final SEM output for the model research is presented as in Figure 7.1.

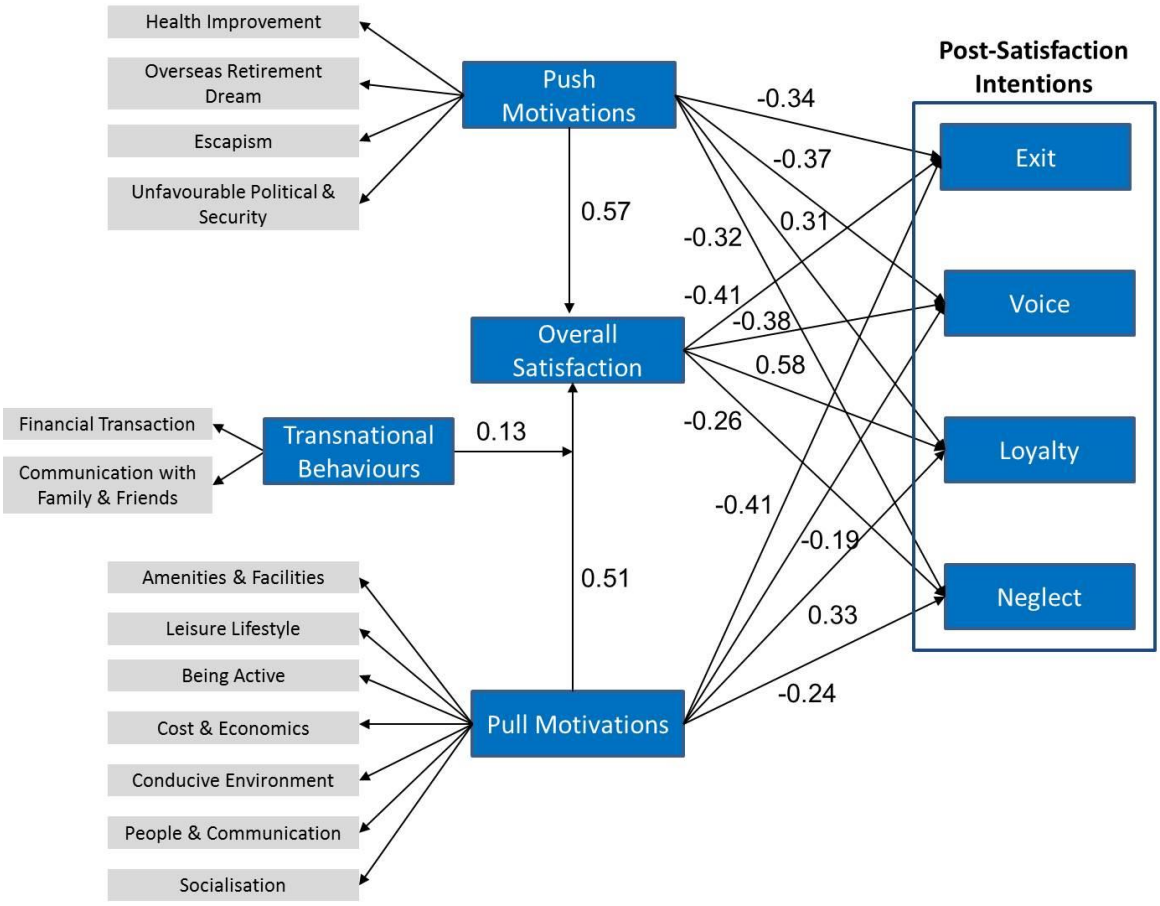


Figure 7.1: Final SEM Output of 'Second Home Retirement' (SHR) Model

As compared to the developed retirement migration models (e.g. Haas & Serow, 1993; Wiseman, 1980), this research extends the dimensions and knowledge on the constructs of IRM motivations, transnational behaviours, and post-satisfaction intentions. Based on the retirement migration model proposed by Haas and Serow (1993), the SHR can be incorporated to further develop Haas and Serow (1993)'s model to better portray the second home retirement (SHR) scenario (refer Figure 7.2).

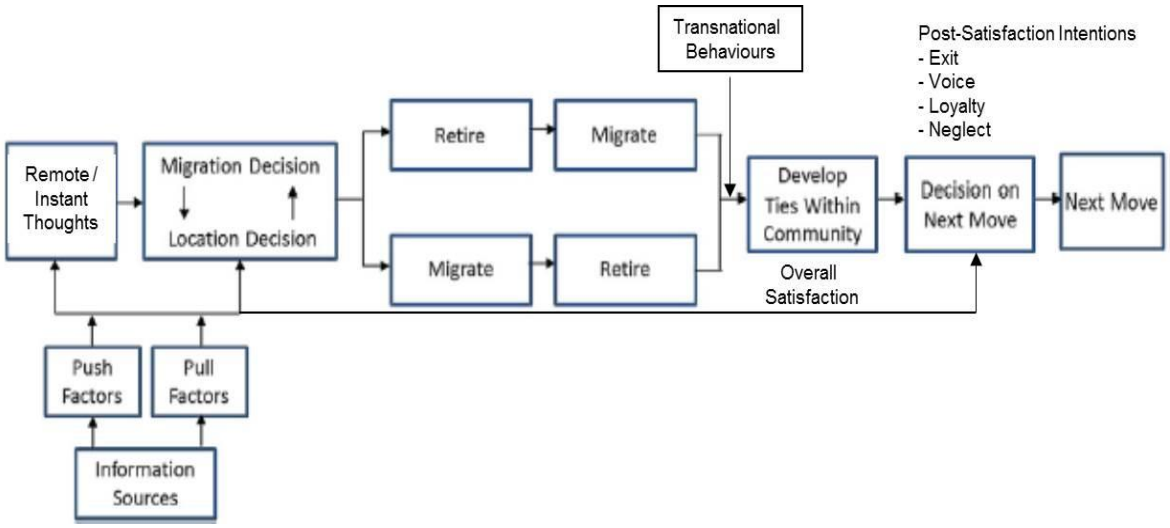


Figure 7.2: Adaptation of SHR into Haas and Serow (1993)'s Retirement Migration Model

The adoption of push and pull motivation theory enables the researcher to discover more motivators in particular to international retirement. Among the new push motivators derived from the qualitative study are 'high living cost at country of residence', 'in search of active change upon retirement', 'weakening political stability and security at country of residence', 'in search of tranquility and simple life', 'positive retirement book description', 'positive instant thoughts', and 'in search of meaningful 'second life'.

In order to reduce anxiety, retirees preferred more affordable retirement destination, simultaneously escaping high living expenses in their home countries. The

in-depth interviews portrayed two distinct types of international retirees in Malaysia; the individualistic-cultured retirees (e.g. Americans, Australians, and British) and collectivistic-cultured retirees (e.g. Japanese). The former tends to be a higher risk taker with instant thoughts in making overseas retirement decision while the latter takes account of others (e.g. family members, friends, work), which reflects the remote thoughts as proposed by Haas and Serow (1993).

Despite pull motivations having been much discussed in the previous literatures, this Malaysian study reveals several new themes. The new pull motivators found are 'ease of communication (language)', 'central geographical location', 'political stability & security', 'positive book description on host country', 'food variety', and 'hassle-free retirement scheme'.

Retirees link climate to the need to maintain health. Therefore, good and affordable healthcare facilities further strengthen the pull factor. Worsening security in the home country has influenced some of the retirees (majority of the Bangladeshi, Indian, Pakistani respondents and minority of the Americans, British, Japanese respondents) to retire overseas. Almost all the retirees (except for the Germans) indicated the attractiveness of Malaysia as a politically stable and secure country for retirement purpose.

As the push and pull motivation items were generated inductively and deductively, a new scale development approach was carried out. Through the exploratory factor analysis (EFA), five dimensions of push motivations are proposed: prior overseas experiences, overseas retirement dream, unfavourable political and security, escapism, and health improvement. In determining the dimensions of pull motivations from the EFA, seven factors are derived: amenities and facilities, leisure lifestyle, being active, cost and economics, conducive environment, people and communication, and socialisation.

The confirmatory factor analysis (CFA) and the use of structural equation modelling (SEM) revealed that 'unfavourable political and security' and 'escapism' are the two most important dimensions of push motivations in influencing the retirees' overall satisfaction in Malaysia. On the other hand, 'amenities and facilities', 'socialisation', and 'people and communication' are the three most important factors that pull the international retirees to Malaysia. The CFA also rejects the dimension of 'prior overseas experiences' during the measurement model assessment due to negative covariance in a construct. This indicates that 'prior overseas experiences' may be an independent 'remote thoughts' factor as proposed by Haas and Serow (1993) (refer Figure 2.2). The study's qualitative findings also reveal the existence of 'instant thoughts' before the retirees made their international retirement migration decision. It is clear that either the 'remote thoughts' or the 'instant thoughts' would influence the decision making as shown in Figure 7.2.

Even though there were no new themes discovered on the transnational behaviours (TB) construct during the in-depth interview, EFA reveal three transnational activities: communication with family and friends (SC), financial transaction (FI), cultural exchange (CEX). However, the dimension of CEX does not survive the CFA stringent criteria. The TB construct significantly moderates the relationship between PULL-M and the retirees' OVS. The positive influence of PULL-M on OVS reduces when it is moderated by TB. This finding suggests the vulnerability of destination attributes when transnational activities are performed by the international retirees in Malaysia. As the retirees would develop ties within community when retiring overseas, the retirees' transnational behaviours more or less will moderate the effect of the ties developed. In another words, the TB construct further expanded the understanding of the existing underpinning theory of the study, the Interdependence Theory.

Finally, the proposed 'Second Home Retirement' (SHR) Model also expands the interpretation of the 'Decision for Next Move' as proposed by Haas and Serow (1993) (refer Figure 7.2). In determining the decision of next move among the international retirees, there are four possible responses or intentions from the retirees upon determining their overall satisfaction level. Positive OVS ensures the participants' loyalty, less consideration of leaving Malaysia as their retirement destination. However, as opposed to the human resource studies, this research discovers that negative retirees' OVS facilitates their 'voice' initiatives (e.g. voice their concerns or problems about the programme, provides suggestions to improve the MM2H programme, and others). When the retirees are dissatisfied retiring in Malaysia, they are prone to spend less time in Malaysia (an act of Neglect) or leave the programme and the country once and for all (an act of Exit).

The study findings also suggest direct relationship between the motivation factors to the decision of next move among the international retirees. Retirees who have strong push motivations that drive them away from their country of residence tend to stay in retirement destinations overseas. Similarly, strong pull factors of the overseas retirement destinations will be able to retain the international retirees' loyalty. Vice versa, if the push motivations are weak or the overseas retirement destination attributes are becoming less attractive, the international retirees' next move will probably either 'exit' from the retirement programme, 'voice' their concerns for improvement of the programme, or 'neglect' the retirement destination and spend more time retiring elsewhere.

7.4.2 Methodological Contributions

This study bridges the methodology divide in retirement migration, tourism, and marketing studies by employing the mixed-method strategy. The use of qualitative and

quantitative methods also enabled the search of new items and the findings reliability and validity of the model were enhanced. Due to the challenges in obtaining study samples (i.e. MM2H participants); the researcher employed multiple ways to reach the respondents. This included meeting in-person (through the snowballing method, MM2H Centre, MM2H agents' contacts), email, online forum, social media, postage, intercept at MM2H Centre and Japan Club, visit MM2H concentrated condominiums in KL, Selangor, and Kota Kinabalu, enquiry through the Expat Magazine in KL and MM2H office in Kuching, and working with property agents who concentrate in MM2H participants.

The dual-coder method was applied in the content analysis during the qualitative study. Triangulation was performed in evaluating and analysing the findings on the retirees' challenges while retiring in Malaysia. The methods used were not only able to enhance the reliability and validity of the data; they also extended the understanding of the study subject in a meaningful way. This study also carried out new scale development procedures where new items and dimensions were established for push motivations, pull motivations, and transnational behaviours. The researcher splits the data into two sub-sample sets for scale development / construction and scale evaluation (i.e. measurement model and structural model assessment) purposes. The use of stringent procedures (i.e. maximum likelihood factor extraction and direct oblimin rotation) in EFA and CFA ensured better reliable and valid empirical findings of the study, thus contributing methodologically to the IRM or second home retirement tourism field.

7.4.3 Marketing and Managerial Implications

The findings of the proposed model and hypothesis testing have implications for the success of marketing second home retirement destinations. Destination managers

need to understand the push motivations that drive the international retirees to retire overseas and focus on providing effective pull motivators that attract them. The second home retirement destination attributes should be able to cater to the international retirees' needs and requirements in order to strengthen destination competitiveness. Marketers need to understand that most international retirees are escaping from their country of residence to a new destination to retire. The 'escapism' act occurs due to unfavourable weather, unstable political situation, health factors, social factors, and others. Despite the fact that marketers are unable to control the retirees' push motivations, they need to be agile and responsive to the retirees' encountered problems while residing in Malaysia. The inability to address their concerned issues may drive them away to an alternative retirement destination.

The use of CFA and SEM also reveal that 'amenities and facilities', 'socialisation', and 'people and communication' are the three most important dimensions of pull motivations. In another word, destination managers need to ensure an environment that enables ease of communication between the international retirees and the locals (e.g. encourage locals to speak English language, provide English public signs, and others.). Perhaps, the marketers may offer local language classes and social activities in order to enhance the assimilation process of the international retirees. Marketing messages may be able to create and attract potential international retirees toward a specific retirement destination as long as the messages are meant to meet the international retirees' motives.

Besides, destination managers also need to consider the role of push and pull motivations and their positive relationship to post-satisfaction intentions of exit, voice, loyalty and neglect. Destination managers could concentrate more on retirees' emotional attachment to increase second home retirement destination loyalty and reduce the intentions of exit and neglect. Frequent information feed on local events and

activities would probably interest the international retirees. It enables socialisation and cultural exchanges between the retirees and the locals. Besides, the MM2H Centre should establish a user-friendly platform for the retirees to voice their concerns and suggestions in regards to the MM2H programme or living conditions in Malaysia.

In regards to management implications, the relevant government agencies and stakeholders (i.e. MM2H Centre, MM2H agents, property developers, and others) should take the retirees' challenges seriously and action should be taken as soon as possible before the retirees decide to exit or neglect the programme. Despite different nationalities facing different challenges, some of the challenges are common regardless of nationalities. For example, the MM2H visa renewal can be made more user-friendly and convenient if the renewal can be done at the local immigration office instead of only at the MM2H Centre in Putrajaya. The programme's policy should be thought out thoroughly before implementation in order to reduce the tendency to change. Whenever there is a policy change, it should be made clear and well informed to the existing participants in order to avoid any confusions or doubts. The retirees' satisfaction level and challenges encountered are the pointers to the government and the industry's stakeholders to further improve Malaysia as an ideal second home retirement destination. It is worth noting that the departure of the participants may have a certain economic impact towards the retirement destination, particularly in tourism and real estates. Thus, the improvement made is not only to retain the existing participants but also to encourage new participants' arrival.

This research provides invaluable practical insights in the shaping the future of the second home retirement tourism in Malaysia. It is also able to contribute to the seniors living's policy planning. Prominent policy changes may be required to solve the challenges raised in this study, to enhance transnational activities among the retirees and to further improve the programme to lure new international retirees. In all, the growth of

the second home retirement programme would be the priority of this study's practical contribution.

7.5 Limitations and Suggestions for Future Research

In general, most research will have limitations, thus this study has no exceptions. As the study involves international retirees who perform extensive trans-mobility, it was rather difficult to obtain a large number of samples. Nevertheless, the researcher utilised several sources and mediums in obtaining the contacts for in-depth interviews and quantitative data collection at a later stage.

The new themes developed at the qualitative study phase are from relatively few responses, although saturation concept is applied. The in-depth interviews were carried out only in English. Thus, some participants (e.g. Japanese), might not have been able to fully articulate their perceptions and experiences to the interviewers, as their command of the language was generally more limited.

Due to temporal and financial constraints, the survey questionnaires were only available in English and Japanese language. Thus, MM2H respondents who were unable to understand well these two languages may not have been covered thoroughly in this study. The study is based on MM2H participants who reside in Malaysia, which may put constraints on the generalisability to the global perspectives.

Despite several limitations faced by the researcher in this study, the determination and the adoption of mixed-methodology addresses some of the limitations mentioned above. However, the researcher believes that further effort is required to obtain a better representative sample size of the international retirees' population in Malaysia.

Future research should identify potential changes over the life-course of more recent retirees. There are still other factors that may influence the retirees' overall satisfaction and the post-satisfaction intentions of exit, voice, loyalty and neglect.

Perhaps, the study on 'remote thoughts' and 'instant thoughts' may provide an additional insight into the relationship between motivation and satisfaction. The study on long-term retirees and their healthcare and social support requirements as they continue to age would further strengthen the understanding of the international retirees at second home retirement destination.

Tourism and retirement migration is a special sub-set of permanent migration (Balkir & Kirkulak, 2007). Retirement destinations most often coincide with tourist destinations, especially in regions dominated by mass tourism. Several researchers have also displayed the important role of tourism in promoting retirement locations (e.g. Balkir & Kirkulak, 2007; Claudia, 2009; Ono, 2008; Gibler et al., 2009; Rodriguez et al., 2004; Breuer, 2005; Casado-Diaz, 2006; Rodriguez et al., 1998). Therefore, future researches may evaluate the correlation between an ideal tourism destination and an ideal retirement destination. When a location is an ideal retirement destination, does it reflect an ideal living space to its residents as well?

Data triangulation from in-depth interviews with other sources, similar to this study is encouraged to enhance the findings' validity and reliability. The use of expert judges to evaluate the findings could further strengthen the result validity. Researchers may replicate the study in different established second home retirement destinations so as to further validate and generalise the present findings. This is particularly essential as the scales developed in this study are relatively new.

While the study introduced the transnational behaviours (TB) construct in understanding the second home retirement phenomenon in Malaysia, future research may look into the moderating effect at different degree of impact with regards to the different category of moderation construct (i.e. low and high). Exploration into different moderating and mediating effects will further enhance the development and comprehensiveness of the proposed 'Second Home Retirement' (SHR) Model. Perhaps

the impact of culture on the challenges' perception among retirees could also be explored. Finally, the focus on the providers' perspective may offer a new spectrum to fully understand the SHR phenomenon. The view from the supply side can provide a wider spectrum of international retirement migration and cross-validate the existing findings of the retirees' perceptions.

7.6 Conclusion

Second home and retirement programmes worldwide are excellent potential contributors to a country's economy. The findings of this study contribute theoretically, methodologically and practically to the knowledge of international retirement migration research and its interconnections with second home mobility. Second home retirement is relatively new in the tourism field. The study extends knowledge of international retirement migration motivations, international retirees' transnational behaviours, satisfactions and their post-satisfaction intentions.

Interdependence theory provides an underpinning theory to the conceptualised study model of 'Second Home Retirement' (SHR). The theory is concerned with how individuals in intrapersonal and interpersonal relationships influence and respond to each other, the nature of their social interaction in obtaining valued outcomes and influencing each other's' outcomes. Based on the migration theories of transnationalism, the researcher proposed the construct of transnational behaviour as a moderator in this study. In studying the post-satisfaction intentions, the researcher adopted the Exit, Voice, Loyalty and Neglect theory from the human resource field (Rusbult et al., 1988). It extends the concentration of just loyalty to other potential responses of exit, voice and neglect.

Seven new push motivation themes and six new pull motivation themes were discovered in the first phase of the study (qualitative). Next, through the EFA of 504

usable dataset, five and seven dimensions were derived for the push motivations and pull motivations respectively. This study confirms that the dominant motivation themes among international retirees in Malaysia are clustered within pull motivations, but the extension of push motivators enhances the importance of the study. As opposed to the 'remote thoughts' that may influence the retirement migration decision (Haas & Serow, 1993), the push motivator of 'instant thoughts' found in this study suggests the possibility of impulsive purchasing behaviour amongst the international retirees.

In developing new scales for push motivations, pull motivations and transnational behaviours, the 504 usable samples were divided into two sub-samples: Sample 1 (280 samples) and Sample 2 (224 samples). Sub-sample 1 was used to develop and construct the new scales while the sub-sample 2 was for scale evaluation purpose. Using the structural equation modelling (SEM), all hypotheses were tested. Both push and pull motivations have a significant positive relationship with the retirees' overall satisfaction. However, the influence intensity of pull motivations is reduced by the retirees' transnational behaviours. There is no significant moderating effect of transnational behaviours on the relationship between push motivations and the retirees overall satisfaction.

The relationship between the retirees' overall satisfaction and the four post-satisfaction intentions (exit, voice, loyalty, neglect) basically support previous literatures. However, the exception is on the relationship between the retirees' overall satisfaction and the intention of voice. Instead of a positive relationship as found in the human resource field, an inverse relationship was indicated in this study instead. An alternative model assessment also reveals the direct relationship between both the push and pull motivations with all the four post-satisfaction intentions. This finding shows that the retirees' overall satisfaction is simply a partial mediator. Refer to Table 7.1 for the summary of the research questions, hypotheses, and findings.

The study provides some marketing and management insights. It reveals the detailed information required in the marketing of the 'Malaysia My Second Home' (MM2H) programme. The MM2H strategic marketing communications could usefully adopt the positive pull attributes of Malaysia. These are warm climate, affordable living cost, availability of world class healthcare infrastructures, friendly locals, stress-free retirement scheme, peaceful and serene environment, beautiful countryside, political stability and security, a variety of food choices and strategic geographical location.

Promoting the country as an ideal retirement destination can be done in several ways. This study discovered that positive retirement book description and retiree promoters are two successful means to attract new MM2H participants. In Malaysia, the growth of the programme is important, and therefore, the discovered challenges in this study should raise the pragmatic tourism management concerns. Immediate and effective attentions need to be given by the practitioners while the academics may further complement the understanding of international retirees through applied research. The understanding of travel motivations and retirees' transnational behaviours and challenges could facilitate the government and related private organisations in strategic products and services development which could be offered to the international retirees.

Table 7.1: Summary of Research Questions, Hypotheses, and Findings

Research Objectives	Hypothesis	Findings
RO1: To explore the motivations of international retirees to retire overseas.		The identified push motivations (PUSH-M) are prior overseas experiences, overseas retirement dream, unfavourable political and security, escapism, and health improvement. The identified pull motivations (PULL-M) are amenities and facilities, leisure lifestyle, being active, cost and economics, conducive environment, people and communication, and socialisation.
RO2: To distinguish important push motivation factors to the international retirees.		The most important push factors identified are unfavourable political and security and escapism.
RO3: To investigate the influence of the push motivation factors on the overall satisfactions.	**H1**: The push motivations (PUSH-M) positively influence retirees' overall satisfaction (OVS).	Push motivations (PUSH-M) have a direct positive influence on retirees' overall satisfaction (OVS).
		Push motivations (PUSH-M) have a direct positive influence on retirees' intention of loyalty (LO) and direct negative influence on retirees' intention of exit (EX), voice (VO), and neglect (NE).
RO4: To distinguish the most important pull motivation factors to the international retirees.		The most important pull factors identified are amenities and facilities, socialisation, and people and communication.

RO5: To investigate the influence of the pull motivation factors on the overall satisfactions.	**H2**: the pull motivations (PULL-M) positively influence retirees' overall satisfaction (OVS).	Pull motivations (PULL-M) have a direct positive influence on retirees' overall satisfaction (OVS).
		Pull motivations (PULL-M) have a direct positive influence on retirees' intention of loyalty (LO) and direct negative influence on retirees' intention of exit (EX), voice (VO), and neglect (NE).
RO6: To explore the transnational behaviours of the international retirees who reside in Malaysia.		The identified transnational behaviours (TB) are communication with family and friends, financial transaction, and cultural exchange.
RO7: To ascertain the moderating effect of transnational behaviours on the relationship between the international retirees' motivations (pull and push) and the overall satisfactions.	**H3**: Transnational behaviours (TB) moderate the relationship between the push motivations (PUSH-M) and retirees' overall satisfaction (OVS).	Transnational behaviours (TB) do not have a moderating effect on the relationship between push motivations (PUSH-M) and retirees' overall satisfaction (OVS).
	H4: Transnational behaviours (TB) moderate the relationship between the pull motivations (PULL-M) and retirees' overall satisfaction (OVS).	Transnational behaviours (TB) found to have a moderating effect on the relationship between pull motivations (PULL-M) and retirees' overall satisfaction (OVS).
RO8: To investigate the effect of the international retirees' overall satisfactions on their post-satisfaction intentions.	**H5**: The retirees' overall satisfaction (OVS) negatively influences the intention of 'Exit' (EX).	The retirees' overall satisfaction (OVS) has negative influence on the intention of exit (EX).
	H6: The retirees' overall satisfaction (OVS) positively influences the intention of 'Voice' (VO).	The retirees' overall satisfaction (OVS) has negative influence on the intention of voice (VO).
	H7: The retirees' overall satisfaction (OVS) positively influences the intention of 'Loyalty' (LO).	The retirees' overall satisfaction (OVS) has positive influence on the intention of loyalty (LO).

	H8: The retirees' overall satisfaction (OVS) negatively influences the intention of 'Neglect' (NE).	The retirees' overall satisfaction (OVS) has negative influence on the intention of neglect (NE).

In conclusion, Malaysia has mapped itself as an international second home retirement destination through the MM2H programme. The pull factors of the country are strong and could be further strengthened through deeper analysis of the needs and the wants of the participants. However, a conducive environment for transnational activities is required to ensure positive experiences of the retirees while retiring in the second home retirement destination. The fulfilment of these needs and wants and continuous positive experiences are the basis for the future development of MM2H programme which will ensure that Malaysia remains one of the premier retirement destinations. Continuous seeking for the opportunity to improve the programme should be the core agenda of the future successful 'Malaysia My Second Home' programme.

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APPENDIX A: MM2H QUESTIONNAIRE (ENGLISH VERSION)

UNIVERSITI MALAYA
KUALA LUMPUR

Malaysia My Second Home (MM2H): An In-depth Study

Dear Sir/Madam,

Apa Khabar?

I am a PhD student from the University of Malaya (UM) carrying out a research on Malaysia My Second Home Programme. The main objectives of this research are:

(1) To explore your motivation to retire in Malaysia.
(2) To identify your transnational behavior (living in two or more countries) pattern.
(3) To evaluate the satisfaction of your retirement in Malaysia.

I would be grateful if you could spare some of your valuable time to complete the attached questionnaire. It should only take you about 10-15 minutes to complete.

You are assured that all the information provided by you will be treated in strict confidentiality. No names will be identified and data will only be analyzed in aggregate form.

Yours sincerely,

Mr Wong Kee Mun

Email: keemunw@gmail.com (Contact No.: 012-2089791)

Supervised by,

Professor Dr Ghazali Musa

Email: ghaz8zz@gmail.com

Kindly select one of the followings:

I am a self-declared retiree OR have reached my official retirement age, no longer employed full-time but receive some money from non-work generated income (e.g. pension, social security, etc.)	☐
I am NOT a retiree yet	☐

PART 1A (Push Motivations)

Note: ***Push motivations are the factors that drive you and explain your desire to travel away from your original country of residence***

A) The following statements explain some of the reasons of your decision to retire overseas. Please indicate your level of agreement with the listed statements by circling one of the five numbers using the scale given below. *Example: If you Totally Agree with the statement 'My social ties in my original country of residence are weak', you then circle number '5' as illustrated below.*

Statements	Totally Disagree	Disagree	Neutral	Agree	Totally Agree
My social ties in my original country of residence are weak.	1	2	3	4	(5)

1	The security in my original country of residence is worsening.	1	2	3	4	5
2	The political situation in my original country of residence is unstable.	1	2	3	4	5
3	I felt tired of living in my original country of residence and prefer to live overseas.	1	2	3	4	5
4	My social ties in my original country of residence are weak.	1	2	3	4	5
5	I could not find tranquility living in my original country of residence.	1	2	3	4	5
6	I do not like the climate in my original country of residence.	1	2	3	4	5
7	My family members and/or my health conditions require medical care overseas.	1	2	3	4	5
8	The climate in my original country of residence does not suit my family members and/or my health conditions.	1	2	3	4	5
9	I had good experience(s) of living overseas previously.	1	2	3	4	5
10	My previous experience(s) travelling overseas have been good.	1	2	3	4	5
11	My previous oversea travelling experience(s) inspired me to retire overseas.	1	2	3	4	5
12	I look forward to living life without the obligation to the children	1	2	3	4	5
13	I was enticed by great descriptions in books about retiring overseas.	1	2	3	4	5
14	I had a sudden urge to retire overseas during my previous visit.	1	2	3	4	5
15	I have always dreamt of retiring overseas.	1	2	3	4	5

PART 1B (Pull Motivations)

***Note**: Pull motivation is defined as the external attributes that attract and pull you to retire in a particular destination overseas*

B) The following statements explain some of the factors that attract you to retire in Malaysia.

Please indicate how far you agree to each statement using the scale provided in the table by circling the appropriate number which represents your feeling.

No	Statements	Totally Disagree	Disagree	Neutral	Agree	Totally Agree
1	The climate is suitable for me.	1	2	3	4	5
2	The natural amenities (e.g. countryside, beach) are beautiful.	1	2	3	4	5
3	The living environment is serene and peaceful.	1	2	3	4	5
4	The pace of life is easy and simple.	1	2	3	4	5
5	The retirement policy/scheme is rather hassle free as compared to alternative retirement destination(s).	1	2	3	4	5
6	The Malaysian political situation is stable.	1	2	3	4	5
7	Malaysia is a safe country to live.	1	2	3	4	5
8	Socialisation with other people is easy.	1	2	3	4	5
9	Close family bonding can be maintained.	1	2	3	4	5
10	The relationship with friends can be maintained.	1	2	3	4	5
11	There are a lot of expatriate communities.	1	2	3	4	5
12	The local people are friendly.	1	2	3	4	5
13	The local people are honest	1	2	3	4	5
14	The local people are polite.	1	2	3	4	5
15	English is widely spoken compared with alternative retirement destinations.	1	2	3	4	5
16	The living cost is affordable.	1	2	3	4	5
17	The housing cost is affordable.	1	2	3	4	5
18	The living cost is lower as compared to alternative retirement destination(s).	1	2	3	4	5

No	Statements	Totally Disagree	Disagree	Neutral	Agree	Totally Agree
19	The availability of recreational amenities (e.g. shopping malls, sports centers).	1	2	3	4	5
20	The availability of cultural amenities (e.g. religious centers, cultural centers).	1	2	3	4	5
21	The availability of sufficient facilities for the elderly people.	1	2	3	4	5
22	The residential areas are modern and attractive.	1	2	3	4	5
23	The healthcare facilities are excellent and modern.	1	2	3	4	5
24	The country is easily accessible by air.	1	2	3	4	5
25	The availability of exotic food (e.g. mangosteen, durian, laksa).	1	2	3	4	5
26	The availability of diverse food choices.	1	2	3	4	5
37	Able to involve in sports and recreation activities	1	2	3	4	5
28	Able to experience and involve in cultural activities	1	2	3	4	5
29	Able to travel conveniently within the region.	1	2	3	4	5
30	Malaysia is a great travel hub	1	2	3	4	5

PART 2 (Transnational Behaviours)

***Note**: Transnational behaviours refer to your life patterns and activities of living in two or more different countries (e.g. Malaysia and other overseas destination(s))*

The following statements are transnational behaviours attributes which may be relevant to you while residing in Malaysia.

Please indicate how far you agree to each statement below.

No	Statements	Totally Disagree	Disagree	Slightly Disagree	Neutral	Slightly Agree	Agree	Totally Agree
1	I transfer funds from overseas to Malaysia when I need to purchase property and/or do business.	1	2	3	4	5	6	7
2	I sustain my daily retirement life in Malaysia by transferring funds from overseas.	1	2	3	4	5	6	7
3	I repatriate money that I earn in Malaysia to other country(ies).	1	2	3	4	5	6	7
4	I closely monitor my pension or money earned overseas by myself.	1	2	3	4	5	6	7
5	I keep in contact with my family and friends overseas through the Internet.	1	2	3	4	5	6	7
6	I keep in contact with my family and friends overseas through telecommunication tools (e.g.: handphone, landline, e-mail, skype).	1	2	3	4	5	6	7
7	I travel to other countries and/or my original country of residence to visit my relatives and friends.	1	2	3	4	5	6	7
8	I often exchange information with family and friends overseas through the Internet.	1	2	3	4	5	6	7
9	I replicate the lifestyle I have in my home country in Malaysia.	1	2	3	4	5	6	7
10	I introduce my own culture to the locals.	1	2	3	4	5	6	7
11	I adapt my own culture to the local lifestyle.	1	2	3	4	5	6	7

PART 3 (Overall Satisfaction)

The following statements indicate your overall satisfaction towards your decision to have chosen Malaysia as your retirement destination.

Please indicate how far you agree to each statement below.

No	Statements	Totally Disagree	Disagree	Neutral	Agree	Totally Agree
1	I have no regrets concerning my decision to retire in Malaysia.	1	2	3	4	5
2	In general, Malaysia is a better retirement destination than what I expected.	1	2	3	4	5
3	Overall, I am satisfied with my decision to retire in Malaysia.	1	2	3	4	5

PART 4 (Post-Satisfaction Intentions)

The following statements are your possible post-satisfaction intentions about Malaysia as an international retirement destination.

Please indicate your possible responses to the listed statements using the 7-point bipolar scales below.

No	Post-Satisfaction Intentions	Definitely Would Not React in this way	1 2 3 4 5 6 7	Definitely Would React in this way

	Exit							
1	I would think about leaving Malaysia.	1	2	3	4	5	6	7
2	I would not renew my MM2H visa upon expiry.	1	2	3	4	5	6	7
3	I would consider an alternative retirement destination.	1	2	3	4	5	6	7
4	I would quit my current retirement plan in Malaysia.	1	2	3	4	5	6	7

No	Post-Satisfaction Responses	Definitely Would Not React in this way	1 2 3 4 5 6 7	Definitely Would React in this way
	Voice			
5	I would go to the MM2H authority to discuss the problem(s) that I am facing.	1	2 3 4 5 6	7
6	I would ask other MM2H participants to advise me on what to do.	1	2 3 4 5 6	7
7	I would talk to the party concerned or relevant authorities (e.g.: MM2H association or forum) about how I feel about the situation.	1	2 3 4 5 6	7
8	I would try to solve the problem by suggesting changes to the MM2H authority.	1	2 3 4 5 6	7
	Loyalty			
9	I would hang in there and wait for the problem (encountered while retiring in Malaysia) to go away.	1	2 3 4 5 6	7
10	I would stick with my current status through good and bad times.	1	2 3 4 5 6	7
11	I would think that Malaysia is probably as good as any other alternative retirement destination(s).	1	2 3 4 5 6	7
12	I would patiently wait for the problem (encountered while retiring in Malaysia) to disappear.	1	2 3 4 5 6	7
	Neglect			
13	I would lose motivation to retire in Malaysia.	1	2 3 4 5 6	7
14	I would spend less time retiring in Malaysia because I wouldn't be happy to do so.	1	2 3 4 5 6	7
15	I would put less effort to promote Malaysia as a retirement destination.	1	2 3 4 5 6	7
16	I would take more breaks in other countries rather than spending time in Malaysia.	1	2 3 4 5 6	7

PART 5 (General Information About You)

Please tick (✓) where applicable to indicate the appropriate answers for the following questions.

(1) You Gender ☐ Male ☐ Female

(2) Your Marital Status ☐ Single ☐ Married without children

☐ Divorced ☐ Married with children

(3) Your Age ☐ < 50 years ☐ 50-54 years ☐ 55-59 years

☐ 60-64 years ☐ 65-69 years ☐ > 69 years

(4) Your Education Level ☐ Primary (or less) ☐ Secondary ☐ Diploma or Bachelors Degree

☐ Masters or PhD Degree

(5) Years Joined MM2H ☐ < 1 year ☐ 1-5 years ☐ 6-10 years ☐ > 10 years

(6) Monthly Financial Support ☐ < RM 10,000 ☐ RM 10,000-15,000 ☐ RM 15,001-20,000 ☐ > RM 20,000

(7) Your Country of Origin ☐ Australia ☐ Bangladesh ☐ China ☐ India

☐ Iran ☐ Japan ☐ Korea ☐ Pakistan

☐ Singapore ☐ Taiwan ☐ UK ☐ USA

☐ Others *(please specify)* _____

(8) Your MM2H visa application method ☐ Self-application ☐ Through MM2H Agent

(8a) If **"Through MM2H Agent"**, are you satisfied with the agent's service? ☐ Yes ☐ No

(9) Did you obtain accurate information regarding MM2H scheme during application process? ☐ Yes ☐ No

(9a) If **"No"**, which party provided you the inaccurate information?

☐ MM2H Center ☐ MM2H Agent ☐ Immigration officers ☐ Unlicensed agents

☐ Tourism Malaysia (TM) officers ☐ TM offices in overseas ☐ Malaysian Embassy/Consulate in overseas

(10) Your current residential location in Malaysia? ☐ Kuala Lumpur/Selangor ☐ Penang ☐ Langkawi

☐ Malacca ☐ Perak ☐ Johor

☐ Sabah/Sarawak ☐ Others _____

(11) The residential location mentioned-above in (10) was chosen due to: *(You may tick (✓) more than one alternatives)*

☐ Environment & Scenery ☐ Government & Retirement Schemes

☐ Social & Language ☐ Cost & Economics

☐ Amenities & Facilities ☐ Food Variety

☐ Being Active ☐ Other *(Please specify)* _____

(12) Do you own any property(ies) in Malaysia? ☐ Yes ☐ No

(12a) If **"Yes"**, which type of property(ies) it belongs to? ☐ Landed property ☐ Condominium / Apartment

(You may tick (✓) more than one alternatives) ☐ Commercial building ☐ Land only

☐ Others *(Please specify)* _____

(12b) If **"Yes"**, where is the property(ies) located? ☐ Kuala Lumpur/Selangor ☐ Penang

(You may tick (✓) more than one alternatives) ☐ Langkawi ☐ Malacca

☐ Perak ☐ Johor

☐ Sabah ☐ Sarawak

☐ Others *(Please specify)* _____

(13) Do you stay in your own or rental property? ☐ Own property ☐ Rental property

(13a) If **"Rental property"**, what is the property's rental range?

☐ < RM 3,000 ☐ RM 3,000 – 5,000 ☐ RM 5,001 – 8,000 ☐ > RM 8,000

(14) Do you have part-time job while residing in Malaysia? ☐ Yes ☐ No

(14a) If **"Yes"**, which type of job it belongs to? ☐ Teaching ☐ Engineering

☐ Consultancy ☐ Research

☐ Others *(Please specify)* _____

(15) What is your monthly average expenditure while residing in Malaysia?

☐ < RM 3,000 ☐ RM 3,000 – 6,000 ☐ RM 6,001 – 10,000 ☐ > RM 10,000

(16) What are your main expenses while retiring in Malaysia? *(You may tick (✓) more than one alternatives)*

☐ Accommodation ☐ Transportation ☐ Food ☐ Travel

☐ Others *(Please specify)* _____

(17) In a given year, on average, how long do you spend your retirement time in Malaysia?

☐ < 3 months ☐ 3 – 6 months ☐ 7 – 9 months ☐ 10 – 12 months

(18) While retiring in Malaysia, on average how often do you go on holiday in a given year?

(18a) Within Malaysia ☐ < 10 days ☐ 10 – 20 days ☐ 21 – 30 days ☐ > 30 days

(18b) In overseas ☐ < 15 days ☐ 15 – 30 days ☐ 31 – 60 days ☐ > 60 days

(19) Besides Malaysia, do you currently retire in or may have considered to reside in an alternative destination(s)?

☐ Yes ☐ No

(19a) If **"Yes"**, what is/are the destination(s)? *(You may tick (✓) more than one alternatives)*

☐ Thailand ☐ Indonesia ☐ Philippines ☐ Singapore ☐ Australia

☐ New Zealand ☐ Spain ☐ Italy ☐ France ☐ Mexico

☐ Ecuador ☐ Panama ☐ Colombia ☐ Nicaragua ☐ Honduras

☐ Other *(Please specify)* _____

(19b) What are the reason(s) those alternative destination(s) being considered?

☐ Environment & Scenery ☐ Government & Retirement Schemes

☐ Social & Language ☐ Cost & Economics

☐ Amenities & Facilities ☐ Food Variety

☐ Being Active ☐ Other *(Please specify)* _____

(20) If you have any further comments, kindly indicate them below:

(You may indicate your satisfaction or life experience retiring in Malaysia as well)

Thank you for your kindness and willingness to participate in this survey. Terima Kasih.

<The End>

APPENDIX B: MM2H QUESTIONNAIRE (JAPANESE VERSION)

UNIVERSITI MALAYA
KUALA LUMPUR

マレーシア　マイ　セカンド　ホーム（MM2H）の研究について

皆様へ

Apa Khabar?

私はマラヤ大学にて MM2H プログラムを研究している博士課程の学生です。
この研究の主な目的は：

(1) マレーシアで引退後の生活を送られるようになった経緯を調べること
(2) 多国間における生活行動パターン（２つ以上の国にまたがって生活する）について調べること
(3) マレーシアにおけるセカンドライフの満足度を評価することです。

皆様の貴重なお時間を少しいただいて、このアンケートにお答えいただけるとありがたいです。すべての項目にご回答いただくには、１０～１５分ほどかかります。

いただいた情報は細心の注意を持って厳秘事項として取り扱うことをお約束いたします。お名前が公表されることもありません。また、データは集計、分析の目的にのみに使用いたします。

よろしくお願いいたします。

監修
Mr Wong Kee Mun（マラヤ大学院生）
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監督
Prof. Dr Ghazali Musa
(マラヤ大学教授)
Email: ghaz8zz@gmail.com

次から選んでください

私は自己退職、或いは定年退職をしており無職ですが、年金等の一定の収入があります ☐

私はまだ引退していません ☐

第一部：**1A (押しの動機づけ)**

備考: *押しの動機づけとは、あなたが自国を出て海外に住みたいとお思いになった理由を意味します。*

A) 下記の記述は、あなたが海外で引退後の生活を送ろうと決心するにいたった理由について書かれています。*最もあてはまるものに印をつけてください。例：「自国での社会的つながりが弱い」に、まったくそう思われる方は５番にまるをつけてください。*

記述	まったくそう思わない	そう思わない	どちらでもない	そう思う	まったくそう思う
自国での社会的つながりが弱い	1	2	3	4	(5)

1	自国の治安が悪くなってきている	1	2	3	4	5
2	自国の政治が不安定	1	2	3	4	5
3	自国での生活に疲れたので、海外で暮らす方がよい	1	2	3	4	5
4	自国での社会的つながりが弱い	1	2	3	4	5
5	自国では落ち着いた暮らしができない	1	2	3	4	5
6	自国の気候が好きではない	1	2	3	4	5
7	私（私の家族）が海外での医療が必要である	1	2	3	4	5
8	母国の気候が私（私の家族）の健康状態に適さない	1	2	3	4	5
9	以前の海外滞在でよい体験をした	1	2	3	4	5
10	以前の海外旅行でよい体験をした	1	2	3	4	5
11	以前の海外旅行経験から、引退後は海外で暮らしたいと思うようになった	1	2	3	4	5
12	セカンドライフは活動的な生活を送りたい	1	2	3	4	5
13	海外でのセカンドライフについて書かれた本に引きつけられた	1	2	3	4	5
14	以前の訪問を機に、引退後は海外で暮らしたいと突然思うようになった	1	2	3	4	5
15	引退後は海外で暮らしたいと、いつも夢見ていた	1	2	3	4	5

第一部: 1B (引きの動機づけ)

備考:引きの動機づけとは、あなたをある国のセカンドライフに引きつけた環境的要因を意味します。

B)下記の記述は、あなたをマレーシアのセカンドライフに引きつけた要因について書かれています。

それぞれに最もあてはまるものに印をつけてください。

No	記述	まったくそう思わない	そう思わない	どちらでもない	そう思う	まったくそう思う
1	当地の気候が体に合っている	1	2	3	4	5
2	自然（田舎、ビーチなど）が美しい	1	2	3	4	5
3	生活環境が穏やかで平和	1	2	3	4	5
4	生活のペースがゆったりで簡素	1	2	3	4	5
5	他のロングステイ国に比べて、長期滞在制度での面倒が少ない	1	2	3	4	5
6	マレーシアが政治的に安定している	1	2	3	4	5
7	マレーシアは安全な国だ	1	2	3	4	5
8	社交的に過ごしやすい	1	2	3	4	5
9	家族の強いつながりが保てる	1	2	3	4	5
10	友人とのつながりが保てる	1	2	3	4	5
11	外国人コミュニティーが多い	1	2	3	4	5
12	ローカルの人々が親切	1	2	3	4	5
13	ローカルの人々が正直	1	2	3	4	5
14	ローカルの人々が礼儀正しい	1	2	3	4	5
15	他のロングステイ国に比べて、英語が広く話されている	1	2	3	4	5

No	記述	まったくそう思わない	そう思わない	どちらでもない	そう思う	まったくそう思う
16	生活費がお手頃	1	2	3	4	5
17	住宅費がお手頃	1	2	3	4	5
18	生活費が他のロングステイ国より安い	1	2	3	4	5
19	レクリエーション施設（ショッピングセンター、スポーツセンターなど）が利用しやすい	1	2	3	4	5
20	文化施設（宗教施設、文化センターなど）が利用しやすい	1	2	3	4	5
21	年配者向け施設が十分あり利用しやすい	1	2	3	4	5
22	住宅地が近代的かつ魅力的	1	2	3	4	5
23	医療施設が優秀かつ近代的	1	2	3	4	5
24	マレーシアは飛行機で渡航しやすい国だ	1	2	3	4	5
25	エキゾチックな食べ物（マンゴスチン、ドリアン、ラクサなど）が手に入りやすい	1	2	3	4	5
26	多様でバラエティー豊かな食べ物が手に入りやすい	1	2	3	4	5
27	スポーツやレクリエーション活動に参加できる	1	2	3	4	5
28	文化活動を体験したり参加したりできる	1	2	3	4	5
29	生活地域内で便利に移動できる	1	2	3	4	5
30	マレーシアは海外旅行のハブとしてすばらしい	1	2	3	4	5

第二部 (多国間生活行動)

備考:多国間生活行動とは、２つ以上の国（例えばマレーシアと他の外国）にまたがって生活するときの行動パターンを意味します。

下記の記述は、マレーシアに滞在中のあなたの多国間生活行動について書かれています。

最もあてはまるものに印をつけてください。

No	記述	まったくそう思わない	そう思わない	ややそう思わない	どちらでもない	ややそう思う	そう思う	まったくそう思う
1	仕事や不動産購入のため、海外からマレーシアへ送金している	1	2	3	4	5	6	7
2	マレーシアでのセカンドライフに必要な生活費は、海外からの送金でまかなっている	1	2	3	4	5	6	7
3	マレーシアで得た収入は海外へ送金している	1	2	3	4	5	6	7
4	年金や海外で得た収入は自身で管理している	1	2	3	4	5	6	7
5	インターネットで海外の家族や友人と連絡をとっている	1	2	3	4	5	6	7
6	携帯電話、電話、Eメール、スカイプなどの通信手段を使って、海外の家族や友人と連絡をとっている	1	2	3	4	5	6	7
7	私は自分の親戚や友人を訪問する住居の他の国および/または私のオリジナルの国に旅行	1	2	3	4	5	6	7
8	インターネットで海外の家族や友人とよく情報交換している	1	2	3	4	5	6	7
9	日本の生活スタイルをそのままマレーシアに持ち込んでいる	1	2	3	4	5	6	7
10	ローカルの人々に自国の文化を紹介している	1	2	3	4	5	6	7
11	自国の文化を当地のライフスタイルに合わせている	1	2	3	4	5	6	7

第三部 (全般的な満足)

あなたがマレーシアを退職後の滞在国として選択したことに対する全般的な満足度を以下に示します。

各記述に対し、あなたがどの程度同意するか示してください。

No	記述	まったくそう思わない	そう思わない	どちらでもない	そう思う	まったくそう思う
1	マレーシアで退職後の生活を過ごすと決めたことについて後悔はない	1	2	3	4	5
2	マレーシアでの退職後の生活は、全般的に期待していたより良い	1	2	3	4	5
3	マレーシアで退職後の生活を過ごすことにしたことに対し、全般的には満足している	1	2	3	4	5

第四部 (体験後の感想)

下記の記述は、あなたがマレーシアでセカンドライフを体験した感想について書かれています。

最もあてはまるものに印をつけてください。

No	体験後の感想	まったくそのようにしない	そのようにしない	どちらでもない	そのようにする	まったくそのようにする
	出国					
1	マレーシアを離れろことを考える	1	2	3	4	5
2	MM2H ビザの延長はしない	1	2	3	4	5
3	他のロングステイ国を検討する	1	2	3	4	5
4	マレーシアでの退職後の計画を取りやめる	1	2	3	4	5

No	体験後の感想	まったくそのようにしない	そのようにしない	どちらでもない	そのようにする	まったくそのようにする
	意見					
5	今直面している問題について、MM2H 当局に出向いて相談しようと思う	1	2	3	4	5
6	他のセカンドホーマーにどうしたらよいか相談しようと思う	1	2	3	4	5
7	現状について感じていることを、関係者（MM2H 協会、機関など）に話したいと思う	1	2	3	4	5
8	当局に改善点を提案して問題を解決したいと思う	1	2	3	4	5
	忠誠					
9	(マレーシアでの定年後に直面した)に対し頑張りで、問題がなくなるのを待つ	1	2	3	4	5
10	良くても悪くても、現在の状況を維持する	1	2	3	4	5
11	マレーシアは他のロングステイ国と同じくらいすばらしいと思う	1	2	3	4	5
12	問題が去るのを我慢強く待つ	1	2	3	4	5
	放置					
13	マレーシアでの退職後の生活を送る意欲がなくなる	1	2	3	4	5
14	マレーシアで暮らしても楽しくないので、マレーシアではあまり過ごさない	1	2	3	4	5
15	マレーシアを定年後の目的地としてあまり勧めない	1	2	3	4	5
16	マレーシアでずっと暮らすよりも、他の国に行って時間を過ごす	1	2	3	4	5

第五部 (一般情報)

あてはまるものに印(✓)をつけてください。

(1) 性別　□ 男性　□ 女性

(2) 婚姻歴　□ 未婚　□ 既婚子供なし　□ 既婚子供あり　□ 離婚

(3) 年齢　□ 50 才未満　□ 50-54 才　□ 55-59 才　□ 60-64 才
□ 65-69 才　□ 70 才以上

(4) 学歴　□ 小学校卒（またはそれ以下）　□ 中学、高校卒
□ 大学卒　□ 大学院卒

(5) MM2H 参加歴　□ 1 年未満　□ 1-5 年　□ 6-10 年　□ 11 年以上

(6) 月収　□ RM 10,000　未満　□ RM 10,000-15,000　□ RM 15,001-20,000
□ RM 20,001 以上

(7) 出身国　□ オーストラリア　□ バングラデッシュ　□ 中国　□ インド
□ イラン　□ 日本　□ 韓国　□ パキスタン
□ シンガポール　□ 台湾　□ 英国　□ アメリカ合衆国
□ *その他（具体的に）* _____

(8) MM2H ビザ申請方法　□ 自身で　□ エージェントを通して

(8a) “エージェントを通して”と答えた方、そのサービスに満足されましたか。
□ はい　□ いいえ

(9)MM2H ビザ申請時に正しい情報を入手しましたか。　□ はい　□ いいえ

(9a) “いいえ”と答えた方、どこから不正確な情報を入手しましたか。

□ MM2H センター　□ MM2H エージェント　□ 移民局職員　□ 無資格のエージェント
□ マレーシア観光局職員　□ 海外のマレーシア観光局　□ 海外のマレーシア大使館/領事館

(10)マレーシアの現住所　□ クアラルンプール/セランゴール州　□ ペナン　□ ランカウイ
□ マラッカ　□ ペラ州　□ ジョホール州　□ サバ/サラワク州
□ *その他（具体的に）* _____

(11) *その場所はどんな理由で選びましたか。（複数回答可）*

□ 環境と景観　□ 政府とロングステイ政策　□ 社交と言語　□ 費用と経済

□ 娯楽と施設　□ 食の多様性　□ 活動的生活

□ *その他（具体的に）* _____

(12)マレーシアに不動産を所有していますか。　□ はい　□ いいえ

(12a)“はい”と答えた方、どのような種類ですか。（複数回答可）

□ 土地付き不動産　□ コンドミニアム/アパートメント　□ 商業ビル

□ 土地のみ　□ *その他（具体的に）* _____

(12b)“はい”と答えた方、どこにありますか。（複数回答可）

□ クアラルンプール/セランゴール州　□ ペナン　□ ランカウイ

□ マラッカ　□ ペラ州　□ ジョホール州　□ サバ州

□ サラワク州　□ *その他（具体的に）* _____

(13) 滞在しているのは自己所有物件ですか、賃貸物件ですか。　□ 自己所有　□ 賃貸

(13a) 賃貸物件“と答えた方、いくらですか。

□ RM 3,000 未満　□ RM 3,000 – 5,000　□ RM 5,001 – 8,000　□ RM8,001 以上

(14) マレーシアに滞在中、パートタイムの仕事をしていますか。　□ はい　□ いいえ

(14a)“はい”と答えた方、どのような職種ですか。

□ 教職　□ エンジニア　□ コンサルタント　□ 調査

□ *その他（具体的に）* _____

(15) マレーシアでの月平均支出額はどのくらいですか。

□ RM 3,000 未満　□ RM 3,000 – 6,000　□ RM 6,001 – 10,000　□ RM10,001 以上

(16) *セカンドライフでの主な出費は何ですか。（複数回答可）*

□ 住居　□ 交通手段　□ 飲食　□ 旅行
□ *その他（具体的に）* _____

(17) 1 年のうち、平均的にどのくらいをマレーシアで過ごしますか。

□ 3 か月未満　□ 3 – 6 か月　□ 7 – 9 か月　□ 10 – 12 か月

(18) 1 年のうち、平均的にどのくらいの旅行に出かけますか。

(18a) マレーシア国内　□ 10 日未満　□ 10 – 20 日　□ 21 – 30 日
□ 1 か月以上

(18b) 海外　□ 15 日未満　□ 15 – 30 日　□ 31 – 60 日
□ 2 か月以上

(19) マレーシア以外にロングステイしている国、またはロングステイを検討している国はありますか。
□ はい　□ いいえ

(19a) *"はい" と答えた方、どの国ですか。（複数回答可）*

□ タイ　□ インドネシア　□ フィリピン　□ シンガポール　□ オーストラリア
□ ニュージーランド　□ スペイン　□ イタリア　□ フランス
□ メキシコ　□ エクアドル　□ パナマ　□ コロンビア　□ ニカラグア
□ ホンジュラス　□ *その他（具体的に）* _____

(19b) 検討している理由は何ですか。

□ 環境と景観　□ 政府とロングステイ政策　□ 社交と言語　□ 費用と経済
□ 娯楽と施設　□ 食の多様性　□ 活動的な生活
□ *その他（具体的に）* _____

(20) 何かコメントがありましたら、下記にお書きください。

(*マレーシアでのセカンドライフに満足されたかどうか、また、体験談などありましたら、ご自由にお書きください*)

アンケートにご協力いただきありがとうございました。

Terima Kasih.

<The End>

Appendix C: Independent Samples T-test for Data Collection Methods

		Levene's Test for Equality of Variances		t-test for Equality of Means						
									95% Confidence Interval of the Difference	
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
HM1	Equal variances assumed	.434	.510	-.943	502	.346	-.106	.113	-.328	.115
	Equal variances not assumed			-.957	281.163	.339	-.106	.111	-.325	.112
HM2	Equal variances assumed	.316	.574	-1.376	502	.169	-.172	.125	-.417	.073
	Equal variances not assumed			-1.353	262.101	.177	-.172	.127	-.422	.078
HM3	Equal variances assumed	.139	.710	.281	502	.779	.029	.104	-.175	.233
	Equal variances not assumed			.280	270.563	.779	.029	.104	-.176	.234
HM4	Equal variances assumed	.102	.749	.313	502	.754	.031	.100	-.165	.227
	Equal variances not assumed			.311	268.409	.756	.031	.100	-.166	.229
HM5	Equal variances assumed	1.673	.196	-.566	502	.572	-.058	.103	-.260	.143
	Equal variances not assumed			-.547	253.126	.585	-.058	.106	-.267	.151
HM6	Equal variances assumed	.002	.966	.476	502	.634	.049	.103	-.153	.250
	Equal variances not assumed			.473	268.459	.636	.049	.103	-.154	.252
HM7	Equal variances assumed	.568	.451	.990	502	.323	.083	.084	-.082	.247
	Equal variances not assumed			1.001	278.932	.318	.083	.083	-.080	.246
HM8	Equal variances assumed	.413	.521	-.583	502	.560	-.062	.106	-.269	.146
	Equal variances not assumed			-.578	267.058	.564	-.062	.107	-.271	.148

HM9	Equal variances assumed	.237	.626	.188	502	.851	.016	.083	-.147	.179
	Equal variances not assumed			.186	266.955	.852	.016	.084	-.149	.180
HM10	Equal variances assumed	.012	.914	.174	502	.862	.013	.076	-.136	.163
	Equal variances not assumed			.173	270.210	.863	.013	.076	-.137	.163
HM11	Equal variances assumed	2.402	.122	.753	502	.452	.060	.080	-.097	.217
	Equal variances not assumed			.729	254.140	.466	.060	.082	-.102	.222
HM12	Equal variances assumed	2.219	.137	1.947	502	.052	.193	.099	-.002	.388
	Equal variances not assumed			2.016	294.152	.045	.193	.096	.005	.382
HM13	Equal variances assumed	3.278	.071	-.498	502	.618	-.055	.111	-.273	.162
	Equal variances not assumed			-.476	247.194	.635	-.055	.116	-.284	.173
HM14	Equal variances assumed	.087	.768	.056	502	.955	.006	.107	-.204	.216
	Equal variances not assumed			.056	268.593	.956	.006	.107	-.206	.218
HM15	Equal variances assumed	.676	.411	-.408	502	.683	-.038	.094	-.223	.146
	Equal variances not assumed			-.418	287.322	.676	-.038	.092	-.219	.142
LM1	Equal variances assumed	1.196	.275	1.221	502	.223	.074	.061	-.045	.193
	Equal variances not assumed			1.222	272.380	.223	.074	.061	-.045	.193
LM2	Equal variances assumed	3.100	.079	1.609	502	.108	.130	.081	-.029	.289
	Equal variances not assumed			1.555	253.288	.121	.130	.084	-.035	.295
LM3	Equal variances assumed	.002	.964	.025	502	.980	.002	.081	-.157	.161
	Equal variances not			.024	266.824	.980	.002	.082	-.159	.163

	assumed									
LM4	Equal variances assumed	.023	.880	.048	502	.962	.003	.067	-.128	.135
	Equal variances not assumed			.049	282.981	.961	.003	.066	-.126	.133
LM5	Equal variances assumed	.026	.871	.040	502	.968	.003	.081	-.156	.162
	Equal variances not assumed			.039	267.720	.969	.003	.081	-.157	.164
LM6	Equal variances assumed	.359	.549	-1.485	502	.138	-.114	.077	-.265	.037
	Equal variances not assumed			-1.460	262.449	.146	-.114	.078	-.268	.040
LM7	Equal variances assumed	.150	.699	.372	502	.710	.028	.075	-.120	.176
	Equal variances not assumed			.377	279.350	.707	.028	.074	-.118	.174
LM8	Equal variances assumed	.000	.985	-.025	502	.980	-.002	.065	-.129	.125
	Equal variances not assumed			-.025	274.430	.980	-.002	.064	-.128	.125
LM9	Equal variances assumed	.619	.432	.363	502	.717	.025	.069	-.111	.162
	Equal variances not assumed			.371	285.406	.711	.025	.068	-.109	.159
LM10	Equal variances assumed	.000	.986	-.201	502	.841	-.013	.066	-.142	.116
	Equal variances not assumed			-.201	269.990	.841	-.013	.066	-.143	.116
LM11	Equal variances assumed	2.131	.145	-1.719	502	.086	-.136	.079	-.292	.020
	Equal variances not assumed			-1.761	286.990	.079	-.136	.078	-.289	.016
LM12	Equal variances assumed	.226	.635	-2.198	502	.028	-.141	.064	-.267	-.015
	Equal variances not assumed			-2.153	260.346	.032	-.141	.065	-.270	-.012
LM13	Equal variances assumed	1.256	.263	-1.407	502	.160	-.088	.063	-.211	.035

	Equal variances not assumed			-1.407	271.808	.161	-.088	.063	-.211	.035
LM14	Equal variances assumed	.003	.956	-.162	502	.871	-.011	.069	-.147	.125
	Equal variances not assumed			-.161	269.393	.872	-.011	.070	-.148	.126
LM15	Equal variances assumed	.455	.500	1.425	502	.155	.098	.069	-.037	.234
	Equal variances not assumed			1.428	273.491	.154	.098	.069	-.037	.234
LM16	Equal variances assumed	.000	.986	-1.535	502	.125	-.120	.078	-.275	.034
	Equal variances not assumed			-1.613	304.260	.108	-.120	.075	-.267	.027
LM17	Equal variances assumed	1.252	.264	-1.727	502	.085	-.138	.080	-.294	.019
	Equal variances not assumed			-1.840	314.495	.067	-.138	.075	-.285	.010
LM18	Equal variances assumed	2.451	.118	-1.009	502	.314	-.076	.076	-.225	.072
	Equal variances not assumed			-1.057	301.980	.292	-.076	.072	-.219	.066
LM19	Equal variances assumed	3.404	.066	1.273	502	.204	.076	.060	-.042	.194
	Equal variances not assumed			1.245	259.552	.214	.076	.061	-.044	.197
LM20	Equal variances assumed	.942	.332	.124	502	.902	.008	.068	-.125	.142
	Equal variances not assumed			.121	258.416	.904	.008	.070	-.129	.145
LM21	Equal variances assumed	.119	.730	-1.505	502	.133	-.108	.072	-.248	.033
	Equal variances not assumed			-1.555	292.561	.121	-.108	.069	-.244	.029
LM22	Equal variances assumed	.008	.927	-1.345	502	.179	-.107	.079	-.263	.049
	Equal variances not assumed			-1.339	269.583	.182	-.107	.080	-.264	.050
LM23	Equal variances	.136	.712	.663	502	.508	.044	.067	-.087	.176

	assumed									
	Equal variances not assumed			.679	286.879	.498	.044	.065	-.084	.173
LM24	Equal variances assumed	1.607	.205	-.704	502	.482	-.044	.063	-.167	.079
	Equal variances not assumed			-.692	262.002	.490	-.044	.064	-.169	.081
LM25	Equal variances assumed	.150	.699	-.920	502	.358	-.060	.065	-.187	.068
	Equal variances not assumed			-.940	285.512	.348	-.060	.063	-.184	.065
LM26	Equal variances assumed	.100	.752	.133	502	.894	.009	.069	-.126	.145
	Equal variances not assumed			.132	266.818	.895	.009	.070	-.128	.146
LM27	Equal variances assumed	.090	.764	-.069	502	.945	-.005	.069	-.141	.132
	Equal variances not assumed			-.069	268.671	.945	-.005	.070	-.142	.133
LM28	Equal variances assumed	.383	.536	-.230	502	.818	-.017	.073	-.161	.127
	Equal variances not assumed			-.229	270.808	.819	-.017	.073	-.161	.128
LM29	Equal variances assumed	.007	.934	-.028	502	.978	-.002	.072	-.143	.139
	Equal variances not assumed			-.028	268.260	.978	-.002	.072	-.144	.140
LM30	Equal variances assumed	3.158	.076	2.740	502	.006	.194	.071	.055	.334
	Equal variances not assumed			2.613	246.702	.010	.194	.074	.048	.341
TB1	Equal variances assumed	.133	.716	.492	502	.623	.051	.103	-.152	.254
	Equal variances not assumed			.490	270.124	.624	.051	.104	-.153	.255
TB2	Equal variances assumed	.585	.445	.833	502	.405	.078	.094	-.106	.262
	Equal variances not assumed			.809	255.879	.419	.078	.096	-.112	.268

TB3	Equal variances assumed	1.732	.189	1.362	502	.174	.151	.111	-.067	.370
	Equal variances not assumed			1.340	262.866	.181	.151	.113	-.071	.374
TB4	Equal variances assumed	.211	.646	1.347	502	.179	.137	.102	-.063	.336
	Equal variances not assumed			1.332	265.688	.184	.137	.103	-.065	.339
TB5	Equal variances assumed	1.003	.317	-.515	502	.607	-.035	.068	-.168	.098
	Equal variances not assumed			-.526	284.854	.600	-.035	.066	-.165	.096
TB6	Equal variances assumed	1.250	.264	-.470	502	.638	-.032	.069	-.168	.103
	Equal variances not assumed			-.481	286.646	.631	-.032	.067	-.165	.100
TB7	Equal variances assumed	1.130	.288	.665	502	.506	.045	.068	-.088	.179
	Equal variances not assumed			.675	280.844	.500	.045	.067	-.087	.177
TB8	Equal variances assumed	.934	.334	-.799	502	.424	-.056	.070	-.192	.081
	Equal variances not assumed			-.792	266.797	.429	-.056	.070	-.194	.083
TB9	Equal variances assumed	1.814	.179	.798	502	.425	.128	.160	-.187	.442
	Equal variances not assumed			.785	262.461	.433	.128	.163	-.193	.448
TB10	Equal variances assumed	.620	.431	.900	502	.369	.109	.121	-.129	.346
	Equal variances not assumed			.910	279.136	.363	.109	.120	-.126	.344
TB11	Equal variances assumed	.000	.998	-.611	502	.542	-.066	.108	-.278	.146
	Equal variances not assumed			-.609	270.406	.543	-.066	.108	-.279	.147
OVS1	Equal variances assumed	.570	.451	1.666	502	.096	.117	.070	-.021	.255
	Equal variances not			1.659	269.455	.098	.117	.070	-.022	.256

	assumed									
OVS2	Equal variances assumed	3.258	.072	1.478	502	.140	.096	.065	-.031	.223
	Equal variances not assumed			1.505	282.904	.134	.096	.064	-.029	.221
OVS3	Equal variances assumed	.044	.834	-.765	502	.445	-.049	.064	-.174	.077
	Equal variances not assumed			-.764	271.375	.445	-.049	.064	-.175	.077
EX1	Equal variances assumed	1.571	.211	-1.102	502	.271	-.133	.121	-.371	.104
	Equal variances not assumed			-1.136	290.624	.257	-.133	.117	-.364	.098
EX2	Equal variances assumed	.269	.605	-.295	502	.768	-.037	.125	-.282	.208
	Equal variances not assumed			-.300	282.952	.764	-.037	.123	-.278	.205
EX3	Equal variances assumed	.094	.759	-1.243	502	.214	-.156	.126	-.403	.091
	Equal variances not assumed			-1.264	281.989	.207	-.156	.123	-.399	.087
EX4	Equal variances assumed	2.922	.088	-.867	502	.386	-.112	.129	-.366	.142
	Equal variances not assumed			-.903	297.631	.367	-.112	.124	-.356	.132
VO1	Equal variances assumed	.823	.365	-2.005	502	.045	-.311	.155	-.616	-.006
	Equal variances not assumed			-1.992	268.335	.047	-.311	.156	-.619	-.004
VO2	Equal variances assumed	2.095	.148	.126	502	.900	.018	.146	-.269	.306
	Equal variances not assumed			.130	291.801	.897	.018	.142	-.261	.297
VO3	Equal variances assumed	1.571	.211	-.094	502	.925	-.014	.149	-.306	.278
	Equal variances not assumed			-.097	288.003	.923	-.014	.145	-.299	.271
VO4	Equal variances assumed	2.909	.089	-1.266	502	.206	-.169	.133	-.431	.093

	Equal variances not assumed			-1.288	282.863	.199	-.169	.131	-.427	.089
LO1	Equal variances assumed	.800	.372	2.376	502	.018	.341	.143	.059	.622
	Equal variances not assumed			2.334	262.076	.020	.341	.146	.053	.628
LO2	Equal variances assumed	.016	.899	1.876	502	.061	.272	.145	-.013	.557
	Equal variances not assumed			1.864	268.357	.063	.272	.146	-.015	.559
LO3	Equal variances assumed	4.537	.034*	.886	502	.376	.139	.157	-.170	.448
	Equal variances not assumed			.851	250.326	.395	.139	.164	-.183	.461
LO4	Equal variances assumed	.499	.480	2.334	502	.020	.361	.155	.057	.665
	Equal variances not assumed			2.321	268.838	.021	.361	.156	.055	.667
NE1	Equal variances assumed	1.666	.197	-1.924	502	.055	-.202	.105	-.408	.004
	Equal variances not assumed			-1.946	279.023	.053	-.202	.104	-.406	.002
NE2	Equal variances assumed	.690	.407	-1.595	502	.111	-.150	.094	-.335	.035
	Equal variances not assumed			-1.605	275.699	.110	-.150	.093	-.334	.034
NE3	Equal variances assumed	3.008	.083	-1.600	502	.110	-.168	.105	-.374	.038
	Equal variances not assumed			-1.581	265.066	.115	-.168	.106	-.377	.041
NE4	Equal variances assumed	.594	.441	-1.450	502	.148	-.144	.099	-.338	.051
	Equal variances not assumed			-1.420	260.103	.157	-.144	.101	-.343	.056

* $p < 0.05$
** $p < 0.05$ (2-tailed)

Appendix D: Normality Assessment for Every Item in Measurement Model

Descriptive Statistics

	N	Minimum	Maximum	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic	Statistic
HM1	224	1	5	.392	-.960
HM2	224	1	5	.253	-.993
HM5	224	1	5	.160	-.499
HM6	224	1	5	.068	-.768
HM7	224	1	4	.836	-.596
HM8	224	1	5	.291	-.963
HM12	224	1	5	-.174	-.357
HM13	224	1	5	-.114	-.689
HM14	224	1	5	-.038	-.840
HM15	224	1	5	-.303	-.458
LM1	224	3	5	-.056	-.512
LM3	224	2	5	-.569	-.171
LM4	224	2	5	-.310	-.169
LM8	224	2	5	.066	-.408
LM9	224	2	5	.415	-.415
LM10	224	2	5	.218	-.515
LM14	224	2	5	.179	-.657
LM15	224	2	5	.308	-.763
LM16	224	2	5	-.950	.789
LM17	224	2	5	-.877	.518
LM18	224	2	5	-.655	.599
LM19	224	3	5	.014	-.175
LM20	224	2	5	.301	-.451
LM21	224	2	5	.516	.264
LM23	224	2	5	-.075	-.222
LM25	224	3	5	-.414	-.712
LM26	224	3	5	-.355	-.954
LM27	224	3	5	-.329	-.987
LM28	224	2	5	-.658	.532
LM29	224	2	5	-.418	-.021
TB1	224	4	7	-.833	-.473
TB2	224	4	7	-.958	-.101
TB3	224	4	7	-.683	-.907
TB4	224	4	7	-.862	-.475
TB5	224	5	7	-.975	-.281
TB6	224	5	7	-.978	-.180
TB7	224	5	7	-.585	-.818
OVS1	224	2	5	.306	.060
OVS2	224	2	5	.568	.526
OVS3	224	2	5	.442	.062
EX1	224	1	7	-.033	-.334
EX2	224	1	7	-.031	-.478
EX3	224	1	7	-.138	-.477

EX4	224	1	7	-.303	-.514
VO1	224	1	7	-.212	-.998
VO2	224	1	7	-.516	-.234
VO3	224	1	7	-.421	-.674
VO4	224	1	6	-.193	-.783
LO1	224	1	7	-.220	-.574
LO2	224	1	7	-.341	-.669
LO3	224	2	7	-.072	-.985
LO4	224	1	7	-.276	-.621
NE1	224	2	7	.084	-.423
NE2	224	3	7	.236	-.131
NE3	224	2	7	.086	-.356
NE4	224	2	7	.147	-.481
Valid N (listwise)	224				

Appendix E: Multivariate Normality Distribution in Measurement Model

Descriptives

	N	Minimum	Maximum	Skewness	Kurtosis
	Statistic	Statistic	Statistic	Statistic	Statistic
PUSH-M	224	1	4	.312	.137
PULL-M	224	3	5	.215	.520
OVS	224	2	5	.626	.597
EX	224	1	7	-.288	-.143
VO	224	1	6	-.388	-.328
LO	224	2	7	-.359	-.734
NE	224	3	7	.103	-.170
PUSH-M_TB	224	8	28	.503	.313
PULL-M_TB	224	16	34	.276	-.222